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ABSTRACT

The purpose of this guide is to assist K-12 educators in developing consumer education curricula that are planned, ongoing, and systematic. The guide is comprised of six sections. The first or introductory section describes the guide. Section two deals with rationale and goals. A discussion of definition and need, philosophy, and program goals is provided. The focus of the third section is the curriculum development process. The instructional plan, implementation models, curriculum content, and suggested time allotments are examined. Organizing for instruction is the topic treated in section four. Discussed are facilities and materials, staffing and training, program coordination, resources, and special student populations. Section five contains examples of the kinds of consumer materials that could be infused into various subject areas. Objectives, content, and sample activities are provided for all grade levels. Program and student evaluation are the topics of section six. Included in the appendices are a bibliography of publishers, materials, and organizations, and a survey instrument for conducting a consumer education school assessment. (RM)

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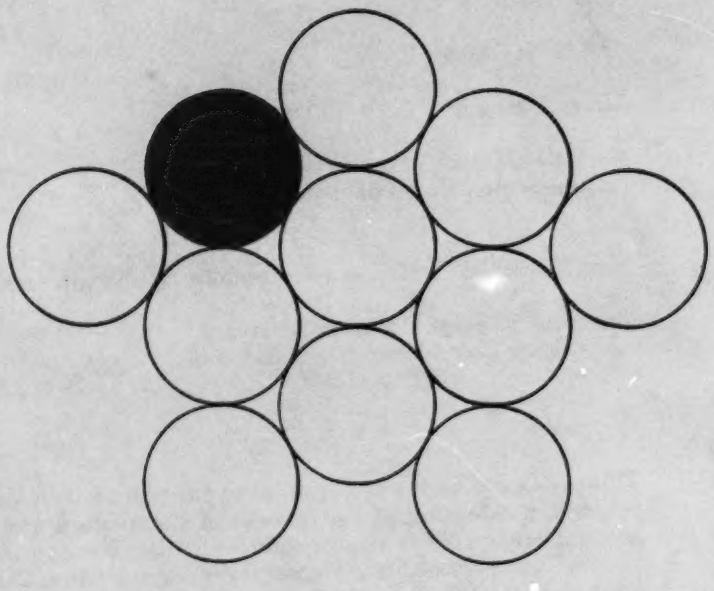
A GUIDE TO CURRICULUM DEVELOPMENT IN CONSUMER EDUCATION



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This is one of a series of 12 guides to curriculum development prepared under the direction of the Bureau of Curriculum and Staff Development, Division of Elementary and Secondary Education, and published by the Connecticut State Department of Education. The guides may be reproduced in whole or in part as needed.

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Foreword

Connecticut has a strong commitment to equity and excellence in public education. The *Comprehensive Plan for Elementary and Secondary* Education, *1980–1985*, embodies that commitment. Now this guide to curriculum development, part of a series, is one of the ways in which the State Board of Education is carrying out that commitment.

This concern for equal educational opportunity, dominant in the 1970s and continuing into the 1980s, has been expressed in a number of notable actions:

The State Supreme Court's historic school finance reform decision (*Horton v. Meskill*, 1978) led to Connecticut's educational equity legislation.

Statutes growing out of this concern for educational equity are Sections 10-262c, 10-262e and 10-16b of the Connecticut General Statutes. Sections 10-262c and 10-262e alter public school funding practices, more than doubling state support over a five-year period and setting a required minimum expenditure per pupil in each school district. Section 10-16b specifies educational programs which must be offered in all districts, with the requirement that they be "planned, ongoing and systematic."

In Connecticut's *Comprehensive Plan for Elementary and Secondary Education, 1980-1985*, submitted to the General Assembly in 1980, the State Board of Education pledged to offer local school districts a greater level of technical assistance and more positive leadership in planning, implementing and evaluating school programs.

The guides have been developed to provide tangible assistance and support to local school districts in complying with the legislative mandate. The titles of the guides correspond to the subjects which Section 10-16b requires all school districts to offer their students: the arts; career education; consumer education; health and safety; language arts, including reading, writing, grammar, speaking and spelling; mathematics; physical education; science; social studies, including, but not limited to, citizenship, economics, geography, government and history; and, at least on the secondary level, one or more foreign languages, and vocational education. The goals and objectives set forth in each of the guides relate to

the statewide goals endorsed in the *Comprehensive Plan,* namely, motivation to learn, mastery of the basic skills, acquisition of knowledge, competence in life skills and understanding of society's values.

A Guide to Curriculum Development in Consumer Education describes a relatively new subject in our public school offerings. Its emergence as a separate subject parallels the growth in consumerism in America—a countertrend to the traditional "buyer beware" philosophy previously associated with the exchange of goods and services. The trend to protect consumers from exploitation was accompanied naturally by increased emphasis on educating consumers to shop, to manage finances, and to exercise legitimate influence on products and services and on the marketing of them. While sometimes recognized as an applied field of study, consumer education is generally taught—especially in the elementary grades—in tandem with other subjects, as part of mathematics, science and social studies, for example.

Consumer education is a continuous learning process that begins at the preschool level and lasts a lifetime. *A Guide to Curriculum Development in Consumer Education* outlines essential concepts for developing programs that assist individuals in functioning as responsible consumers in a complex and changing society. The guide suggests how local school districts can organize a consumer education program for all levels, kindergarten through adult. The goal of such programs is to develop educated consumers who not only know how to use their resources to attain personal goals but also understand the rights and responsibilities involved. An appropriate balance of knowledge and skills create a cumulative effect of consumer decisions on the community, the economy and the environment.

The State Board of Education curriculum guides are not mandated courses of study for any student or any grade level. Each is intended solely to assist local district educators in the development of curricula. Each guide reflects the thinking and experience of an array of experts in its subject area who become, through this document, an important resource to local district educators.

The Connecticut State Board of Education frequently has expressed its conviction that the diversity of the state's public school system is one of its great strengths. Students, schools and communities do not have identical educational needs; imposing a standardized curriculum would impair, not improve, learning opportunities for students.

It is important for local district educators to keep the position of the Board in mind as they use this guide. There is much of value here which can be used to strengthen instructional practices and promote excellence in the curriculum development process. But these ideas can only enhance, not replace, the creativity, talent and commitment of the people in our local school districts who use this guide.

Mark R. Shedd
Commissioner of Education

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The Scope of Consumer Education 1

A Guide to Curriculum Development in Consumer Education is designed for educators and community leaders who share responsibility and concern for the development of quality educational programs. The purposes of this guide are:

- to assist communities in developing consumer education curricula that are planned, ongoing and systematic, and
- to provide a foundation and suggest alternatives for programs and implementation.

The guide will assist local boards of education, curriculum committees and teachers who must be informed about:

- consumer competencies in today's economy
- objectives addressed by the Connecticut Assessment of Educational Progress (CAEP)
- professional associations concerned with consumer issues
- recommendations of the State Board of Education
- statutory requirements
- topics of consumer interest

This document provides suggested concepts for developing programs which will aid individuals in becoming responsible consumers in a complex and changing society. Local school districts may use the information to structure K–adult programs that assist local community members in meeting their consumer needs within the limits of their resources. Such programs will help students, at whatever level, become aware of how consumer decisions have an impact on the local, state and national economies and on the environments not only of the nation but also of the world.

Consumer education today has expanded to include not only the health and safety aspects of consumption but also the environmental concerns, the market abuses and the energy-related issues. As legal grounds for consumer rights have expanded in the last decade, so have the needs of community members to understand their rights and also their responsibilities. Attention must also be given

to the importance of encouraging individual responsibility in consumer-provider relations, and to the necessity for improved techniques of conflict resolution among the interdependent components of our consumer economy.

Consumer decisions are made within a legal structure about which students should be informed because local, state and federal laws define many rights and responsibilities in the marketplace. Furthermore, consumers have the power to change the laws which protect them as do those who provide the goods and services purchased by the public. Therefore, familiarity with present laws and with the processes for working out changes in those laws is an essential part of consumer education today.

Today's society demands education that is relevant to daily life. The United States is a consumer-oriented society, but educators frequently have not given priority to the development of the essential knowledge and skills for today's consuming citizens. This failure of consumer education to keep pace with the current realities of the marketplace leaves the consumer ill-equipped to cope with the variety and quantity of goods and services available, especially during a period of unprecedented inflation and diminishing resources.

Consumer education seldom has been identified as a separate subject in the school curriculum but has been taught randomly. Although some consumer education occurs all the time, there has been little correlation of consumer information and skill development. In the past 20 years the majority of instruction entitled consumer education has been taught in secondary home economics and business education classes or as part of social studies. This has limited the exposure to consumer education because all students do not necessarily enroll in these programs.

This guide provides local boards of education, program planners and curriculum designers with methods for infusing consumer education throughout the school program. In addressing each of the statewide goals for education stated in the Connecticut *Comprehensive Plan for Elementary and Secondary Education, 1980–1985* (see Appendix A), a consumer education program will help students become proficient in the knowledge and skills needed to participate and function in today's society.

A planned, ongoing and systematic consumer education program in Connecticut schools is one way in which students can realize the relationship between basic courses and future life. If students write letters of complaint to manufacturers or role play a job interview in English class, they gain consumer skills. Comparing costs of different loaves of bread or computing the sales tax on selected items in a mathematics class can add to these skills. Reading and comprehending package labels in home economics or studying an installment contract in social studies offer other opportunities for the acquisition of basic consumer skills.

Consumer education is a lifelong process that should begin in early childhood. Individuals make consumer choices at all ages and all levels of learning. Kindergarten is not too early to begin teaching the basic skills and concepts of consumer education. This guide presents suggested content divided into the following levels: elementary—K–5; intermediate—6–8; secondary—9–12; adult.

Although the school system's staff often emphasizes that the curriculum is already overloaded, this guide provides a rationale and goals for a consumer education program that can be integrated into the curriculum without painful displacement. The approach is one of articulating experiences, some of which are already a part of the school program, and systematically infusing these into the program as appropriate. Consumer education as a separate course of study is relatively new and requires special attention. Therefore, efforts must be made to develop a program that is viable for all students in the local setting.

This guide examines several aspects of curriculum development and their implications for consumer education. These include: the rationale and goals; the curriculum development process; and organizational procedures and evaluation. The guide describes each of these in some detail and points out alternatives.

Chapter 5 of the guide explores the content of consumer education in some depth. This is not an exhaustive compilation, but a selective sampling of what a curriculum guide might include. The student objectives, content and sample learning activities have been selected from areas in which teachers may welcome assistance. One such area is knowledge of the American economic system and another is information about the American legal system as this affects consumers.

The sample activities point out to curriculum planners that many of these skills are already within the instructional programs and need only to be expanded and identified as consumer education.

The guide divides its sample content units into five categories:

consumer economics
resource exchange and trade-offs
financial management
buying goods and services
rights, responsibilities and redress

Each of these sections includes conceptual statements, instructional objectives, content and activities at each of the specified instructional levels. The guide also includes a list of resources (see Appendix C).

Throughout the consumer education guide, the emphasis is on activities that can help learners analyze, synthesize and evaluate the basic issues that face consumers in the marketplace. A fundamental knowledge base and essential skills must be developed if students are to become active and informed consumers.

2 Rationale and Goals

Essential elements of any curriculum development process include a carefully developed rationale and goal statements. In a less traditional field, such as consumer education, it is especially important to develop a rationale and a set of broad goals to guide the program.

Definition and need

A working definition of consumer education is offered by Bannister and Monsma.

> Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions.[1]

Recent research in the field demonstrates the need for improved consumer education programs. The 1979 Consumer Education Development Program report prepared for the U.S. Office of Consumers' Education reviewed public and private consumer education programs in informal and formal settings from 1938–1978. The report enumerated these trends:

- topics have stressed individual consumption skills rather than social ones;
- topics chosen for classroom consumer education have emphasized buying skills;
- the economy has been taken as a given;
- the context in which consumer decisions are made and the broad social implications of such decisions have been ignored;
- service consumption has been downplayed especially in such areas as education and health;
- issues of public versus private consumption have been ignored.[2]

The report concluded that "Consumer education, as presently delivered, is hopelessly out of date."[3] Most school programs ignore current issues, such as energy, and current approaches to old topics. This is compounded by time lags inherent in publishing textbooks, resulting in segments that are out of date or give

consumer misinformation. Merely inserting current issues into consumer education topics will not produce an "educated" consumer. A truly educated consumer needs to learn the decision-making skills that bring order and selection to the consuming process.

Development of a philosophy

The school district's consumer education program should be developed from a philosophy or rationale that states the program's role in the total curriculum and answers these questions:

- Why are we teaching consumer education?
- What do we want students to accomplish?

Wilcox suggests the following reasons that a philosophy is needed in consumer education:

- a comprehensive outlook is needed for all rational decisions about what should be included and excluded from consumer education;
- a clear philosophy about the nature of consumer education will assist in focusing attention in curriculum development on priority areas;
- a clear philosophy of what consumer education ought to be will enable schools to develop their own curricula, using basic terms.[4]

The goal of developing a philosophy of consumer education should not be the writing of a lofty, theoretical statement but rather the composing of a statement which combines theory with action. The philosophy for consumer education should reflect the district's overall educational philosophy.

The increasing complexity of the marketplace, the expansion of certain consumption areas and the growth of corporate power place new demands on educational systems. Planners of curriculum must take into account the context in which consumption or nonconsumption takes place. Contemporary issues vital to consumers' interests are: energy; utility rate setting; health, education and legal systems; regulatory agencies; international affairs; food prices and inflation. Consumers must be educated to consider the complex short- and long-term individual and social repercussions which follow the act of consumption. Curriculum developers must recognize the mixed nature of our economy and the increasing number of problems now settled by public policy and law rather than by market mechanisms. These concerns should be reflected in the program rationale and goals.

A local school system may adopt one of two major approaches or a combination of the two approaches to its philosophy or rationale. The first concentrates on academic subject matter and stresses the acquisition of knowledge related to consumer education. The second approach concentrates on process and stresses the ability to make informed decisions and to participate in activities related to consumer issues.

An example of an academic rationale for a consumer education program in a local school district might read like this.

> Consumer education is designed to help students become knowledgeable in the following areas: a total global system, the American economic system, consumer economics, resource exchange and trade-offs, financial management, buying goods and services, and consumer rights, responsibilities and redress. Students will learn how the marketplace operates, the factors that influence their decisions, and the impact of government on economic decision making.
>
> As a result of the increased understanding which students will have of how the American system works within a global network, they will be better able to function effectively in society. It is important for students, as participants in that society, to become informed consumers able to make sound judgments now and in the future.

An example of a process rationale for a consumer education program in a local school district might read like this.

> Consumer education is imperative for students in order that they may become fully participating members of their society. Students must explore their roles as consumers and producers in this society and become more responsible as they exercise those roles. Consumer education will help individuals process the information that is available to them in the marketplace, adjust that information according to their needs and resources, and make informed decisions.
>
> Consumer education will help students develop skills for analyzing the consequences of economic decisions both for themselves and for society. As a result of this program, students will understand which changes in social policy are for the benefit of the consumer.

An effective philosophy or rationale may entail elements of both approaches.

Development of program goals

The goals of consumer education should reflect the impact of economic, political, technological and sociological factors on the marketplace. These goals must suggest how individuals will develop the knowledge, skills and confidence to move beyond coping and reacting to the marketplace and in so doing, will benefit society. The goals for consumer education can meet current and future needs of students by using a hierarchy of knowledge and skills which teaches consumers:

- to evaluate choices before making purchases;
- to understand basic economics and individual decisions in terms of the society;
- to question, to analyze and to seek redress when required;
- to conserve resources;
- to participate in public and private policy decisions;
- to influence private and public change by exercising power to modify society's institutions and systems that affect consumer interests.[5]

The goals of the consumer education program can anticipate future social needs and make consumers a force for change. Some examples of local program goals are:

- to develop the ability of individuals to identify benefits to the consumer as well as to business in each situation;
- to comprehend how basic economic and individual decisions have an impact on society;
- to recognize the responsibility of consumers to promote mutual interests through group action;
- to develop a sense of independence in individual consumer behavior based on awareness of rights and responsibilities;
- to develop more effective buyers and users of consumer goods and services;
- to develop skills in managing personal finances;
- to analyze the availability of choices and consequences of individual decisions;
- to recognize the costs for every economic benefit, and
- to recognize the involvement of trade-offs in economic decision making.

There are many other goals which local boards of education and curriculum planners may select for their program.

The Curriculum Development Process 3

It is essential that students, teachers, administrators, and parents as well as representatives of local businesses and consumer agencies that serve as advocates, enforcers, or protectors of consumer issues be involved in the curriculum development process in consumer education. For specific suggestions about the establishment of curriculum committees and the elements of the curriculum development process, refer to the companion document in this series, *A Guide to Curriculum Development: Purposes, Practices and Procedures.*

The first steps, described in the preceding chapters, should be to establish a rationale and overall goals for a kindergarten through adult program. These can

be coordinated by an administrator charged with district curriculum responsibility or some other designated individual. A consumer education committee including representatives of all subject areas and all grade levels should be established to design and implement the program. This committee should determine what is presently being taught that is consumer education, regardless of what it is called. Using selected activities from Chapter 5 as examples, the committee could survey all district teachers. (For a sample survey, see Appendix D.) The resulting data will probably reveal that consumer education, although it may be called by other names, is well entrenched in the system.

The committee will also want to recommend a plan for implementing the consumer education program beginning in kindergarten so that consumer education is taught as an integral part of other subjects.

After assessment of present curriculum, critical decisions must be made on how to strengthen it. Consumer education infused within a subject area should strengthen the subject as well. For example, students can be shown the importance of learning basic mathematics skills by applying them to realistic consumer problems. The committee and local board must decide what part of consumer education to assign to specific subject areas to strengthen instruction and what part will be taught in separate consumer education classes or units.

Designated content can be assigned to selected subject areas and grade levels, eliminating any random infusion in instruction that may have been identified by the staff. Instructional units or modules for specific subject areas and grade levels should be developed for inclusion at designated points in the curriculum. For example, the grade level at which mathematics classes incorporate explicit teaching of income tax calculation or utility costs, social studies classes emphasize consumer legislation, and English classes stress related communication skills, such as verbal and written analysis and critical reading, should be carefully spelled out with appropriate instructional objectives, activities and materials.

Although infusion of consumer education into many aspects of the curriculum at different grade levels can provide for multiple learning opportunities, it may be more appropriate and effective in the senior high school to consolidate these learnings into a comprehensive course in consumer education. There are several major justifications for such an action.

- A comprehensive course will allow students to review and synthesize what they have learned in other courses and to examine maturely how they will function as intelligent consumers in society.
- The impact of the subject matter can be greater because it focuses student attention on the major issues of consumer education without the distractions of other subject areas.
- The teacher can be specially trained, expert and enthusiastic—a specialist in a field in which such individuals are scarce.
- The essential subject matter can receive broad and balanced treatment, avoiding needless repetition but eliminating any omissions which have occurred in the integrated phase of instruction.

Even though the curriculum committee recommends and the local board decides to offer a specific course, consumer issues still should be infused into the

other course offerings of the secondary school. Often the environment in a specific class, such as a home economics food laboratory, enhances and reinforces the instruction in special ways.

The instructional plan

The consumer education committee should establish a plan that is in accord with the various grade levels in the district and should develop an instructional program appropriate to each level. The following suggestions are based on the Pennsylvania Department of Education plan.[6]

Consumer Education Plan

Elementary School

- Emphasis on the integrated approach which incorporates consumer education concepts/skills into various subjects such as mathematics, science, social studies, language arts and art. The objectives and activities can be developed and taught by elementary teachers and/or resource teachers or consumer education specialists.

Middle School and High School

- Emphasis in special courses
  —via areas commonly concerned with consumer topics (home economics, business education, social studies)
  —via team teaching tying these disciplines and/or others together in a coordinated program
  —via a separate consumer education course
- Or continue emphasis on an integrated approach as in the elementary school with necessary administrative coordination. The program should expand to include interdisciplinary instruction units that can be taught in combination with health and safety, home economics, business education, marketing and distributive education, industrial arts, environmental education (including resource conservation and alternate energy sources) and law-related education.

The Pennsylvania plan is one of several instructional models on which a curriculum committee can build. Regardless of what plan the committee develops, the local district should designate a coordinator to oversee the curriculum and its implementation. This will insure appropriate articulation and eliminate wasteful duplication.

Elementary levels. Elementary consumer education will follow an integrated approach, infused into existing subject areas, but in a planned and systematic way (see page 11 for one possible plan of action). The committee should decide what competencies can be assigned to the elementary grades, at what grade levels these are most appropriate, and what activities would be most successful for their development. The sample materials given in Chapter 5 can be useful in guiding the committee in its writing of the elementary consumer education curriculum.

Secondary and adult levels. There are several options available at the secondary and adult levels. The local district may offer a separate course, use team teaching, follow an integrated approach, suggest units within specific courses, plan a community-oriented approach or some other method.

Implementation models

Models from which curriculum committees and boards of education can select an approach—or a combination of approaches—that seems most appropriate to local needs are discussed below.

Separate courses. A separate semester or year course in consumer education should have a course title and description that alerts students to its opportunities and should be taught by teachers who are enthusiastic and relate well to their students. The committee should coordinate its efforts with other areas of curriculum because this approach often necessitates adjustments in other subjects to eliminate duplication. The separate course approach may limit the number of students who receive training in consumer education since some students will not take the course.

The broad nature of consumer education will require the teacher and students to seek assistance from community resources outside the school in order to provide necessary information and learning experiences. Persons currently involved with consumer issues not only can help students learn but also can keep teachers aware of current issues, future problems and possible solutions. Such community interaction is essential.

Team teaching. Using teachers from several disciplines gives students a program in which each teacher contributes expertise and a particular perspective to selected aspects of the field. In this approach students may find it easier to see the interrelationships of disciplines within the field of consumer education. A critical factor in the success of team teaching is the cooperation of each member of the team with the others and a commitment to this method of education.

There are several ways in which the program could be organized. A true teaching team could be established using teachers from business education, home economics, social studies, mathematics, or other subjects. The members of the team would engage in joint planning of the classroom instruction and would work with a larger group of students equivalent to the number that would be instructed if each instructor were teaching independently. A three-person team, for example, would teach 60 to 90 students. On some days, all students would meet for a whole-class experience. On others, they would meet in varying size groups for more specialized experiences. On still other days, the students might engage in a variety of independent or small group activities in which the team members serve as advisors assisted by community volunteers.

A modification of the team strategy might be used in a situation in which true teaming is not possible. Three teachers of business education, home economics, and social studies, for example, might agree to plan a course in consumer education. Each would be scheduled to teach a regular class during this period. For one-third of the semester or year, the students would attend each teacher's

class. This requires joint planning but does not have the space requirements of traditional team teaching nor does it expect teachers to work together in such a close fashion.

If a team approach is used, one person should be designated to coordinate activities. This person would be responsible for avoiding duplication, for distributing materials, for assisting in lesson exchange and field trip planning, and for scheduling team meetings. The team leader also would involve teachers from other subject areas when appropriate.

Integrated approach. The use of this plan assumes that every subject area will bear some responsibility for consumer education concepts and skills. This approach requires administrative commitment, good leadership, close coordination and careful planning. The following steps will be helpful in implementing an integrated approach:

- identify a coordinator for consumer education;
- determine the key concepts to be taught;
- survey each department to determine what consumer education information is already being taught;
- decide which students receive instruction in the presently taught concepts of consumer education;
- plan for each subject area what adaptations can be made in order to enrich the present program and to incorporate what is presently being taught;
- notice what consumer education areas of interest and concern are not covered by any of these curricular infusions and which students are receiving no consumer education experiences;
- plan how these deficiencies will be met through special courses, units and/or mini-courses.

Units within courses. This is often part of an integrated approach or is present in the existing curriculum of many subject areas. The curriculum committee may wish to suggest additional units in consumer education to be included in certain subjects. Some examples of units that might be offered within courses are:

- Business law and economics
  - consumer law
  - personal recordkeeping
- English
  - communication as related to consumer affairs
  - written and printed interpretations and critical analysis and reading of consumer information
- Health education
  - issues in health care and maintenance
  - how to seek redress for unsatisfactory health care
- Home economics
  - decision making
  - production, control and evaluation of individual and family resources

- Mathematics

  computations of taxes, interest, mortgages
  comparison of savings or investment options
  analysis of accounts available for consumers at different types of financial institutions

- Social studies

  critical role of consumer in the economy
  role of government regulation in consumer issues

Community-based approach. This model links the school to community resources and agencies, includes elements from outside the school district, and requires careful planning and coordination. This approach to consumer education is the most far-reaching and can be the most successful as it involves not only school personnel—students, teachers, administrators—but also parents, business leaders, consumer organizations and other community agencies.

Local boards and administrators must abide by the principle that the consumer education program is important for all students at all levels. Following this principle, they must provide a coordinated program beginning in kindergarten and continuing throughout a students' entire school experience. Local systems will need to provide time and money for teacher training and work toward the eventual goal of having every teacher participate.

In the planning of a community-based program, both student and community representation are essential. At a series of planning meetings involving teachers, school librarians, counselors, business leaders and representatives of community groups, such as city officials, local consumer leaders and the media, the need for a consumer education program can be discussed and emphasized. Widespread support can develop. Such support can take the form of parents reinforcing teachings of consumer education in the home, voluntary consumer groups developing lists of speakers, field trip options, experience-based placements for students and reference sources; and business leaders establishing field trip locations and possibly providing work/laboratory experiences for students.

The curriculum content

The content of consumer education programs is very broad. Topics should relate directly to people's lives and should integrate consumer concerns with the many environments within which everyone operates. Consumer education should help students to see how they can actively influence the marketplace and laws which regulate the marketplace.

This guide has been developed to assist local boards and curriculum committees in establishing consumer education programs that will develop student competencies to deal with a rapidly changing society. Table 1, page 13, presents an overview of the major content areas of this guide. Chapter 5 presents a sampling of what curriculum guides might contain, including suggested objectives and activities representative of the extensive field of consumer education.

Another way in which the content of a consumer education program might be organized is around the Consumer Decision-Action System, Figure 1, page 14. This system illustrates the idea that consumers influence and are influenced by both external and personal factors as they make decisions and take actions in the areas of resource management and citizen participation. The Consumer Decision-Action System provides a framework for testing and refining purposes, objectives and concepts of a consumer education program.

A third method which can be used to organize the curriculum is to identify the concepts of consumer education and to structure the learning experiences around them. A classification of the concepts in consumer education is provided in Figure 2, page 15. A committee should use these concepts to determine at what grade levels they would be taught and how the activities would lead students to increasingly complex levels of conceptual understandings.

Table 1
Content Overview

Consumer Economics	Resource Exchange and Trade-Offs	Financial Management	Buying Goods and Services	Rights, Responsibilities and Redress
• characteristics of economic systems • changing role of consumer in the economy • decision making • factors influencing the economy	• acquisition of resources in goal attainment • impact of renewable and nonrenewable resources • opportunity costs and sacrifices when choosing among limited resources • effective allocation of resources to achieve goals	• planning as a dynamic decision-making process • buying as a decision-making process • intricacies of borrowing • insurances and preventive measures to protect resources • rights and responsibilities of sharing resources for well-being of society • investment of resources for income, profit or other future rewards	• relationship of values, goals and resources to appropriate selection of goods and services • nature of the market, policies and practices • research skills to aid in decision making • psychological and sociological motivators in the marketplace	• product and service review and evaluation • consumer protection agency utilization • participation in activities influencing legislation

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Suggested time allotments

Local school districts must develop their own schedules in order to meet needs of students and the local curricula.

The following time allotments to a consumer education program are suggested for planning purposes. The listing does not preclude districts from expanding the given times.

Time Recommendations

Grades	Minutes Per Week	Periods Per Week
1– 3	60 to 90	
4– 6	45 to 120	
7– 8		3
9–12		3 to 5

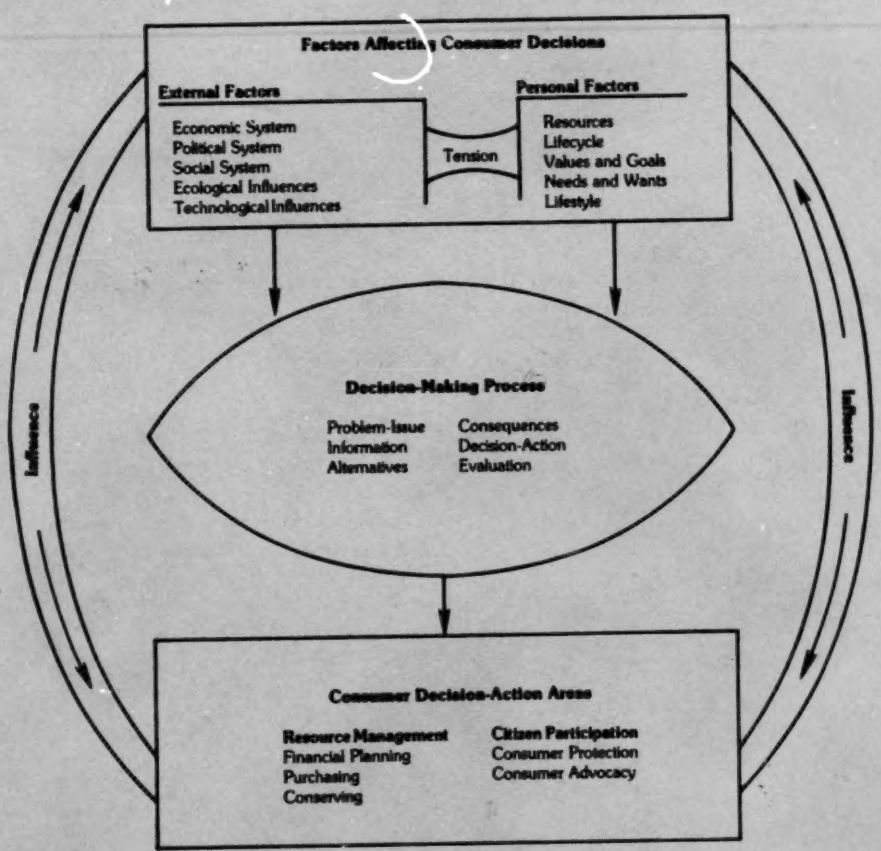

Figure 1
Consumer Decision-Action System[7]

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If an integrated approach to a consumer education program is utilized, the time devoted to the program should be identifiable.

Summary

Just as it is important for the local curriculum committee to determine the philosophy and goals for the consumer education program, it is essential for the local board to establish a means for systemwide coordination. When provisions for coordination have been made, planners can proceed with the final decisions on curriculum development.

Local school staff and community representatives can help to decide whether to integrate consumer education at all levels or to offer a separate course at the secondary level and, if offering a separate course, whether it should be organized around team teaching or by units within courses.

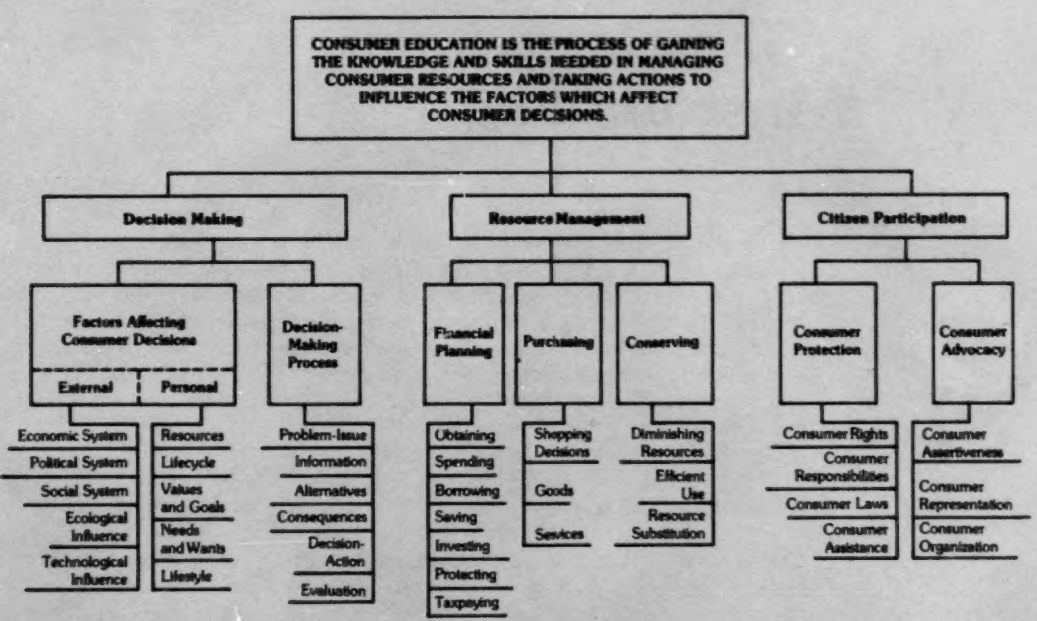

Figure 2
A Classification of Concepts in Consumer Education[8]

Methods, content and concepts will vary from community to community, and will reflect students' needs for consumer competencies. Time allotments, whether for separate or integrated courses, should be identifiable.

Once the local board and curriculum planners determine an instructional plan and the content of the consumer education program for the district, the next step is implementation of the program. Staff support and involvement is extremely crucial to the success of a program. A staff development program or training workshops will probably be required, because few teachers have had specific consumer education experience in their preservice training. The coordinated program of planned student growth in consumer education can occur only if sufficient support is provided for staff members as they work towards implementation of a program.

4 Organizing for Instruction

There are many organizational factors to consider, even though the ultimate decisions about them must be made by the local board of education. The planning committee, for example, must examine what facilities, staff and other resources are available and what will be needed for any new programs being considered. What student populations are to be served? What additional staff and training, and what program coordination will be needed if consumer education is to be expanded or redirected? After answering these questions, the committee is ready to develop a plan for implementation.

Facilities and materials

Consumer education does not require special facilities within school buildings. Instead, priority should be given to providing field experiences in actual consumer transaction settings, e.g., banks, grocery stores, department stores, etc., in the community. In the classroom, instructional media equipment and materials can be used to show situations in which consumer skills are needed and the numerous resources for consumer education that are available in every community.

Staffing and training

There is no certification in Connecticut for the specialized field of consumer education and, although many teachers may have a personal interest in consumerism, few have had preservice training in this field. Like teachers, administrators and supervisors also tend to have limited background, training and experience in the consumer education teaching-learning process. Teachers can create a positive climate in classrooms to encourage students to participate in inquiry and discussion of consumer issues.

If a consumer education program is to be successful, the local curriculum committee must plan for continuous in-service training for staff and the board of education must support such training. In-service sessions should introduce the new curriculum, point out ways in which consumer education is often a new label for present activities, and assist teachers in finding opportunities within the regular classroom experiences to introduce consumer education topics.

Teachers may need background experiences in consumer law and consumer rights, and information about agencies that act for consumers on contemporary issues. Teachers should be given opportunities to try the simulations and activities which have been developed for the program. They should be encouraged to explore the local community in search of field trip opportunities. The information and techniques for instruction gained through staff development programs will strengthen the teachers' abilities to convey consumer competencies to their classes.

While staff development is an ongoing activity, a certain amount of orientation must take place prior to implementation of any new program or revision of a program already in use. Teachers must be made aware of

- goals for consumer education at various grade levels;
- where and how consumer concepts are being taught in the present curriculum;
- resources available in the schools and community, and how to arrange for their use, and
- how coordination of instruction will be achieved throughout the various grade levels of the system, and what the teachers' role in that coordination should be.

The following examples of in-service models may be adapted for a school, for departments or for an entire system staff. A regional approach of several towns grouping staff together for in-service programs or training workshops may be worth considering.

In-Service Model A

Five sessions, 2–3 hours each: before implementation, midpoint of first quarter, at end of first quarter, at end of first semester, and at end of first year.

Program

First session

- Introduction and overview of consumer education
- Speakers or panel from local and state agencies
- Discussions and techniques for teaching consumer education
- Program components
- Unit structure, illustrating content, techniques, materials
- Lesson possibilities, structure, objectives, dealing with values, techniques
- Evaluation methods
- Summary and plans for follow up

Follow-through sessions

- Discussion of single topic
- Use and review of techniques and teaching aids
- Evaluation of progress and need for changes
- Summary

In-Service Model B

Six sessions, 2–3 hours each: three before implementation, one each at end of first quarter, at end of first semester, and at end of first year.

Program

Introductory sessions

Similar to first session of Model A but with more information for background and a knowledge base in areas of consumer law, consumer rights, techniques and materials.

Follow-through sessions

- Demonstrations and techniques by teachers and/or community individuals
- Updates on current consumer issues from agencies in state and local community
- Discussion of single topic

In-Service Model C

A combination of models A and B with addition of in-depth in-service of a full day to 2–3 days of background information sessions.

These sessions could be conducted by any of the following or by a combination:

- Connecticut Joint Council on Economic Education
- Higher education staff from colleges, community colleges and private institutions
- Local and state agencies
- Local school district staff
- Qualified independent consultants
- Regional educational service centers
- State Department of Education personnel
- University of Connecticut Cooperative Extension Service

Each model has different needs for leadership, released time, materials and funding.

Program coordination

Every school district must provide staff time that will insure the implementation of the planned, ongoing and systematic consumer education program. Coordination by a responsible individual or committee is absolutely essential. There are several ways in which this can be accomplished.

In regional school districts involving more than one community, each town identifies an individual who works with individuals from the other towns in the region to coordinate the consumer education experiences. If this is well done, all students attending the regional high school will enter with similar backgrounds.

In local school districts, the coordination of the curriculum can be done by an administrator with curriculum responsibility working with the district subject chairpersons. In smaller districts, this responsibility may be given to a principal.

Each building should have a person designated as the consumer education coordinator, particularly in those schools which use an integrated approach. This individual can be an administrator but often is a teacher with a demonstrated interest in consumer education or a member of the planning committee.

Resources

From among the many resources available (see Appendix C) the committee can suggest textbooks, workbooks, audiovisual materials, simulation games, computer programs, picture sets and myriad materials supplied by manufacturers, trade associations and the government. For information on evaluation of materials, both print and nonprint, consult *A Guide to Curriculum Development: Purposes, Practices and Procedures.*

Consumer education textbooks often center around a single topic such as credit or money management. Books that are more comprehensive may contain outdated information even at the time of publication because of publishing timetables and because information in the consumer field tends to obsolete quickly. Laws and regulations change so rapidly and vary from state to state, making it difficult to include current information in hardcover texts.

Process-oriented consumer education programs will use the many available simulations that encourage students to participate in mock consumer decision making. Law-related materials provide experiences dealing with rights, responsibilities and redress.

Many manufacturers publish materials that can be used in consumer education programs. For example, one program distributed by a major retailer discusses consumer decision making. It provides tapes and simulations as well as activities. An unusual feature is that it demonstrates how to use the program with adults as well as with secondary students.

One must be cautious in using business-sponsored materials. Quite often, the materials promote specific goals of the manufacturer and important facts may be omitted. One food producer, for example, has been found to restructure the four basic food groups in order to suit the company's products. Poor materials from these sources may be used to provide analytical learning experiences in consumer education if teachers discuss errors, the propaganda that has been employed, and the techniques which can be used to detect them.

Special student populations

Consumer knowledge is needed at all ages and at all income levels. The consumer education curriculum should be developed to address the unique need of each student regardless of ability or circumstances.

During the 1970s, educators identified different groups in our society with special needs and began devising new ways to respond to those needs. Today the goal is to provide all students, including those with special needs, with access to suitable curricular materials and instruction. A few suggestions follow.

Adults. More and more adults realize the need to become better informed consumers. Programs aimed at adults should speak directly to their needs, such as financial planning, budgeting, comparison shopping and resolving their complaints against suppliers. Instructors must have the flexibility to adapt to those special needs. Using a variety of materials and assisting class members in their dealings with community agencies is especially important.

Fixed or limited income. There are many families, including both adults and children, who live below the poverty level; some may receive public assistance, others live on fixed incomes. Like other students, these individuals need to develop competencies in

- budgeting
- comparison of products
- conscious decision making
- critical analysis of advertising and sales promotions
- effective resource utilization
- redress

These competencies relate directly to the needs of persons on low incomes and reflect the problems which they frequently have. A sensitive instructional approach is needed to help them develop the skills and abilities to help themselves in a complex marketplace.

The handicapped. Both learning-disabled and physically disabled students need to develop the same consumer competencies as other students. Four instructional strategies that are useful in teaching handicapped students are:

- constructing: actual manipulations
- stating: discussion and information
- presenting: use of visuals, maps, films, etc.
- graphically symbolizing: concept in written form

Other factors such as grouping, scheduling and the classroom environment can be manipulated to help these students.

For mentally retarded students, instructional strategies should include many field trips to give students opportunities to become familiar with the ambience of business establishments. These students, since they are not as able as other students to generalize or to transfer learning from the classroom to life situations, must go to the supermarket, the bank, restaurants and other places in order to become familiar with the different settings.

Limited-English speakers. The non-English or limited-English speaking population has additional needs in the area of consumer education. Instructors working with these groups must be open to the implications of varying ethnic backgrounds in approaches to consumer skill development.

Communities with large non-English speaking populations should consider adapting elementary, intermediate and secondary concepts to help adults in the community become competent consumers. Consumer education programs should assist limited-English speaking persons to understand how to seek redress on issues such as housing, health and law. If a single language is spoken by large numbers of adults, then the consumer education coordinator might seek to have materials prepared in that language in order to provide maximum assistance. Members of the community can be involved in an advisory or volunteer capacity.

Non-English or limited-English speaking students, like other students, need to understand what laws and regulations protect them as consumers, what their responsibilities are under the law and what legal channels for redress are available.

The gifted and talented. These students can add a creative depth to the learning experiences of all students. The gifted and talented students can expand classroom activities and reach for higher levels of knowledge. They will find many ways to relate the diverse areas of consumer education and can help other students to see relationships. Gifted and talented students might carry out community service projects or participate in consumer information communications, such as:

debates
issues papers
newsletters
panels
radio broadcasts
student dramas
videotapes

5 Sample Curriculum Content

The potential content of a consumer education curriculum is extensive. This chapter presents samples of the kinds of content that a local district might include in its curriculum.

The topics for which sample content are given are consumer economics; resource exchange and trade-offs, financial management; buying goods and services; and rights, responsibilities and redress. Each of the five topics begins with an overview of the area and definitions of key concepts that the topic includes. Possible main ideas that can be used for organizing the curriculum are suggested for each area. Objectives, content and sample activities are identified for each instructional level. The instructional levels included are: elementary (K–5); intermediate (6–8); secondary (9–12) and adult.

The consumer education materials described are examples of the kinds of materials that could be infused into various subject areas. Each objective is followed by code numbers which suggest the subject areas for which each objective may be appropriate.

Codes to Subject Areas

General Education	Vocational Education
1. Art	11. Agriculture
2. Career education	12. Business education
3. Foreign language	13. Consumer home economics
4. Health and safety	14. Cooperative work education
5. Language arts (reading)	15. Health occupations
6. Law-related education	16. Industrial arts (technology)
7. Mathematics	17. Marketing and distributive education
8. Physical education	18. Trade and industrial
9. Science	
10. Social studies	

CONSUMER ECONOMICS

Students must understand some of the possible styles of consumer/provider interactions, which establish the consumer's role in the economy, as well as the cumulative effects of consumer decisions on the economy. Comparative analysis of major differences between a relatively free market economy and a largely controlled command economy will be used to emphasize differences in the opportunities for consumers to influence market functions. Main ideas focus on the opportunity to exercise consumer choice and to supply feedback to producers within various economic systems.

This comparative approach will enhance consumer understanding of the interdependence of all parties in an American mixed market economy and the significance of the consumer's role. Special emphasis will be given to the consumer decision-making process and its economic impact on individuals, households, community and nation. Accordingly, the impact of consumer attitudes and expectations on the economy will be studied. A historical perspective may be used as part of the explanation.

Essential concepts

boycott	to refuse to buy, sell or use a product or service, either individually or as a group
capital goods	those assets created by people's past efforts that are available to produce goods and services in the future
choice	selection among alternatives
command economy	an economy in which decisions about use of resources, production and distribution of goods and services are made by a central authority or governmental body over which individual consumers have very little influence
comparative advantage	a principle which states that the greatest gain in total output will occur if each producer specializes in producing those goods and services that can be produced with the greatest relative efficiency
competition	many sellers working to attract customers with easy entry into and exit from the production and distribution of the goods or services
consumer	person whose wants can be satisfied by goods and services produced
consumption	process of satisfying people's wants

decision making	process of selecting among alternatives in making a choice
demand	the amount consumers will be willing and able to buy at various prices during a given time period
economic system	way people and societies organize the exchange of goods and services; a collection of institutions, laws, activities, controlling values and human motivations that collectively shape economic decision making
fiscal policy	taxes, government expenditures on goods and services, and transfer payments that affect the level of total demand
free market economy	all persons participating in economic decision making by registering their desires on the market in their varying capacities as producers and consumers
Gross National Product (GNP)	total value of all goods and services produced; used to measure the total output of an economic system
human resources	people and their physical and mental capacities
inflation	a general overall upward price movement of all goods and services that results in a decline in the value of a dollar
interdependence	the relationships and balance that exist in the economy between producers and consumers as the producers attempt to satisfy consumer wants and needs
macroeconomics	study of the functioning of the economy as a whole, total output, employment and movements in the average level of prices
marginalism	the effect of purchasing one more or one less unit of consumption goods or services
market	a system of production and exchange in which individual buyers and sellers buy or sell goods, services and productive resources
mass production	the manufacture of goods in large quantities especially by machinery and division of labor
microeconomics	study of behavior of individual households, firms and markets, of how prices and outputs are determined in those markets and of how the price mechanism allocates resources and distributes income

mixed market economy	a modified free market economy in which some of the individual involvement of producers and consumers is regulated by government, one of whose purposes is to protect the welfare of consumers by improving the safety of goods and services
money	a medium of exchange
natural resources	anything from nature that is useful and can satisfy a want or need
needs	goods and services essential for survival
opportunity costs	what must be given up when decisions are made to use scarce resources to produce or obtain particular goods and services
output	results or end products of production; goods and services
producer	person who supplies goods or services to satisfy consumer needs and wants
productive resources	human efforts and materials for creating factors of production
profit	what remains after the costs of production have been deducted from the funds derived from the sale of goods or services
recession	a temporary falling off of business activity during a period of time when business is generally increasing
scarcity	a condition in which limited or no resources are available to satisfy economic wants
supply	the amount producers are willing and able to provide at various prices during a given time period
survival needs	food, shelter, clothing, etc. needed to sustain life
trade-offs	giving up some of one thing to get some of another thing
traditional economy	production and allocation of goods and services based on historical and cultural development of a society
wants	goods and services desired by consumers but not necessarily essential

TOPIC: Consumer Economics

MAIN IDEA 1: Basic characteristics of economic systems: free market, American mixed market, command and traditional economies

	Objectives	Content	Sample Activities
Elementary	To identify selves as decision makers: producers and consumers in the American mixed market economy. (1,2,5,7,10)*	Each person takes part in the market in varying ways as decision makers: producers and/or consumers.	Bring magazines and scissors to class. Ask students to make a collage of cutouts and/or drawings of things traded (bought and sold) in the marketplace. Have students label pictures producers and/or consumers. Have students identify themselves as producers of the collages.
	To identify different market systems: free market, mixed market. (5,7,10)*	Economic decisions are made in different ways. They vary with the roles of producers, consumers and government in the ownership and planning decisions.	Put three toys on the desk. Discuss different ways to decide who gets the toys: e.g., the three students who could pay the most. Discuss what would happen if the teacher said one was not safe. Help students understand how free market versus mixed market operates.
Intermediate	To describe their role as decision makers: producers and consumers in the American mixed market economy. (2,4,5,7,10)*	Decisions by producers and consumers in market affected by: law of supply and demand, freedom of choice, profit motive, government intervention, competition. Choices include: what, how much, for whom and how goods and services are produced.	Display a selection of library books. Ask students to pick one or more. Discuss how the library supplies books for students to read (consume). Discuss how supply and demand operates in this situation. Discuss how choices are made by both suppliers (library) and consumers (readers).
	To explore different economic systems: free market, mixed market, command, and traditional. (2,4,5,7,9, 10)*	Economic decisions answering the four basic questions of production vary with the roles of producers, consumers, government and with cultural heritage.	Put a whole tomato and a can of tomatoes on the desk. Discuss who makes production decisions for tomato growth and consumption in each economy. What is the role of producer, consumer, government and cultural heritage in these decisions?

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
Secondary and Adult	To analyze their own role as decision makers: producers and consumers in the American mixed market economy. (2,9,12,15, 16,18)*	Choices made by producers and consumers affect market functions: inflation, recession, government intervention, competition, scarcity, marginalism.	Have students analyze the effects of this situation in the American mixed market economy: scientists develop a new technology that produces safe, energy-efficient cars which require retooling of all factories. Discuss: Who will determine how many to manufacture? Why might consumers decide to purchase these cars? Why might this technology be the result of government intervention? Which groups will make decisions?
	To differentiate among various economic systems: free market, mixed market, command, and traditional (15,16,17)*	Decision makers with the power to affect societal economic choices vary by type of economic system. Decision making in any society reflects its economic system.	Review situation for previous objective. Discuss what might have happened in a free market society, in a command society, in a traditional society. Compare the results to the American mixed market. Analyze the role of individual choice in each of the economies.

MAIN IDEA 2: The changing role of the consumer in the American mixed market economy over time.

	Objectives	Content	Sample Activities
Elementary	To identify changes in roles as citizens from producers to consumers due to industrialization, technology, and specialization of labor. (5,10)*	During colonial times, households were self-supporting producers as well as consumers. Population increases, technological changes, and the move to cities and factories created economic interdependence and specialization of labor.	Have the class examine stories or pictures about daily life in colonial America. Discuss how the people were both producers and consumers using limited technology and specialization. Have the class examine stories or pictures about life in industrial America in the late 1800s. Discuss what changes have occurred in people's roles as producers and consumers, in their uses of technology and in specialization of labor. Compare and contrast.

	Objectives	Content	Sample Activities
	To illustrate the value of adequate product information in making wise choices in today's marketplace. (2,4,5,7,9, 10,13)*	Producing own goods increases shopping skills for those goods if one chooses to buy some in the market. A nonproducer shopping for the same product must seek relevant information to have comparable basis for decision making.	Display sandwiches: cheese, peanut butter, bologna, tuna fish. Ask students to examine them from a distance and choose which they would want. Then have students make sandwiches of their choice, discussing the ingredients, freshness, and other qualities. Ask students to choose again based on their increased information. Compare results. Discuss how to learn about sandwiches without becoming producers.
Intermediate	To describe reasons for changes in the role of citizens from producers to consumers due to industrialization, technology and specialization of labor. (5,7,10)*	Self-sufficiency of colonial farm households contrasts with economic interdependence of urban factory worker households. Money replaces barter as a medium of exchange. Specialization of labor focuses on learning to earn in order to purchase most goods and services. Opportunity costs and trade-offs differ with industrialization.	After students study colonial and industrial America, have them role play, debate or write a short story or newspaper article that compares the two lifestyles emphasizing the changes in the individual's roles as producers of goods and services as well as consumers, giving reasons for these changes and explaining what advantages or disadvantages resulted.
	To describe the value of adequate product information in making wise choices in the marketplace. (2,5,7,10)*	A consumer must obtain relevant information for decision making which is a task that requires application of critical reading and research skills.	Show class an interesting new product. Discuss why they would buy it and how they would find information about it. Have them estimate the price. Demonstrate its use and share product information including cost. Compile cost/benefit table. Compare perceptions before and after receiving information.
Secondary and Adult	To compare the differences between the roles of producers and consumers as a result of industrialization, technology and specialization of labor. (7,10,13,16, 17)*	Changes from home production to specialized mass production increased the variety of goods and services available. It also promoted the separation of maintaining a household and earning a living. The importance of money increased. Consumption required more time and other resources. Consumer attitudes about health and safety also have influenced the national economy.	Have class members interview persons aged 70+, 40–50, and 20–30 about the skills and training they required to become producing members of society and consuming individuals. Discuss what changes occurred in the roles in each person's lifetime and how these changes relate to changes in the American economy.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To analyze the value of adequate product information in making wise choices in the marketplace. (5,7,10,12, 13)*	A consumer must obtain relevant information for decision making by applying critical reading and research skills and analyzing the information obtained in an organized manner.	Ask students to identify the best and worst purchases they have ever made and to give reasons for their selections. Discuss how the quality of choice was related to the use of available product information. Discuss with the class as a whole how the worst purchase might have been avoided by using critical reading and research skills.

MAIN IDEA 3: The steps of informed consumer decision making applied to consumer choices

	Objectives	Content	Sample Activities
Elementary	To state reasons why one makes choices. (1,4,5,7,10)*	Consumers must choose because of unlimited wants and limited resources (scarcity). Choices are made in relation to such things as age, lifestyle, cultural background, peer and parental pressures, number of alternatives and other factors.	Give each student $5 in play money. Ask them what they would buy with the money or how else they would use the money and have them give reasons for their choices. Discuss the different choices that students make and the kinds of reasons that they give.
	To state possible alternative choices to a specific decision. (1,4,5,7,10)*	Steps in decision making are: stating the problem, listing criteria, exploring alternatives, and making a choice. Multiple alternatives make the decision-making process more complex. Decisions are influenced by familiar and new possibilities regardless of cost.	Tell the class that they are going to have a party. Give them a list of items which can be used for the party, with prices. Divide the class into small groups. Ask each group to plan how they would spend $10 for a class party. They should consider buying the proper quantities of the items they select. Have the lists shared and discuss the different alternatives. Discuss other options: producing, barter, exchange, etc.
	To identify suitability of alternatives to meet needs and wants and to make decisions based on the comparison. (2,4,5,7,10)*	Decision making involves considering: value clarification, goal setting, resource availability, and costs. A decision involving alternatives focuses on the reasons why each choice is appropriate. Reviewing the consequences of choice after it is implemented provides information for future decision making.	Have students go back to activity under first objective. Have them decide which of the alternatives for the money are needs and which are wants. Discuss which would be most suitable alternatives and why. Ask each student to make a decision from among alternatives and explain the choice that has been made.

	Objectives	Content	Sample Activities
Intermediate	To describe reasons why one makes choices. (1,5,7,9,13)*	Consumer choice reflects: independence, freedom, steps towards goals, values, needs versus wants.	Tell students they have $75 to spend on school clothes in September. Discuss why they could not just buy whatever they want and what factors might influence their choices. Discuss ways to extend resources.
	To explain possible alternative solutions to a specific decision. (1,3,4,5,9, 10,13)*	The identification of multiple alternatives helps in decision making. Several options encourage cost/benefit analysis and a choice among resources to be used in reaching the goal.	Divide the class into small groups. Give each group a mail order catalog, magazines, or department store flyers that advertise school clothing. Ask each group to pick a school wardrobe for a boy and a girl for not more than $75. The groups should be prepared to give reasons for their choices. Compare the alternatives.
	To weigh suitability of alternatives to meet needs and wants, to demonstrate decision making based on the evaluation of alternatives, and to evaluate choices after implementation. (5,7,10,13)*	Decision making reflects: value clarification, goal setting, resource availability and opportunity costs. Personal priorities influence acceptability of alternative sacrifices required to reach a desired goal. Decision making creates a focus on choice among various alternatives. Skills are needed to identify similarities and differences among alternatives. Attention must be paid to emotional factors, habit, peer group and family influences, etc. One must implement a choice to evaluate its effectiveness. Feedback is important.	Ask students to write down the average amount of money that they spend each week or estimate worth of what they use in a week—food, rent, etc. Ask them to divide it into categories such as food, clothing, transportation, entertainment, miscellaneous. Have students make a pie graph showing how much money they think they will spend this week in these categories. Ask each student to keep a record of expenses and to compare the reality to the projection. Discuss how satisfied they are. Have them make any changes as a result of this first experience. Repeat for a second week. Have students evaluate how well their choices for spending worked a second time.
Secondary and Adult	To determine reasons why one makes choices. (5,12,13, 16)*	Decision making is a key component of problem solving and management of resources. It reflects priorities in life, resources, individual versus group needs and wants.	Discuss with the students how many own cars or use family car. Discuss the purposes for which cars are used. Discuss the limitations on their use of the cars (e.g., parental rules, money, curfews).
	To identify possible alternatives to a given decision. (9,13,16)*	Recognition of alternatives in decision making can affect the individual, the community, the state and the nation. Awareness of options can encourage decisions in keeping with environmental change.	Ask students to list all possible modes of transportation to school in their communities. Be creative and all inclusive.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To analyze the suitability of alternatives to meet needs and wants, to make a decision based on the analysis, and to evaluate the choice after implementation. (4,7,9,13, 16)*	Identification of all known alternatives is followed by research to learn more about each. A comparison of these alternatives should consider values, goals, costs and benefits in order to lead to appropriate choice and acceptable opportunity costs. A choice must be implemented to evaluate its effectiveness. The feedback resulting from that evaluation will help the individual to make more informed future decisions. That feedback must be stored and retrievable to be useful. Decision making is affected by: value clarification, goal setting, resource availability, opportunity costs, and marginal utility.	Discuss key factors in finding acceptable transportation to class (e.g., comfort, convenience, cost, availability). Do cost/benefit analysis for each option listed in previous activity. Include the impact of attitudes and feelings about each option. Ask students to select the best means other than public transportation for a pupil living two miles from school. Have them explain their choices. Have students select their own method and evaluate it in terms of suitability, in terms of how effective it is after implementation, and in terms of what effect this might have on future choices.

MAIN IDEA 4: Factors that influence production and consumption in the mixed market economy.

	Objectives	Content	Sample Activities
Elementary	To identify how supply and demand affect production in the American mixed market. (4,7,9,10)*	The types of goods selling will generate more of the same in the market; those remaining unsold will begin to disappear from the market unless more demand can be generated.	Ask students to pretend that they are the manufacturers of ice cream. Discuss what they think the demand would be on a hot summer day; on a midwinter day. Ask students what they think the effects might be of too much ice cream being available in winter; too little in summer. Divide the class into groups and have them make supply and demand predictions and market changes for other items of their choice.
	To list ways in which producers attempt to influence consumer choices by product information. (5,7,9,10)*	Advertising encourages the consumption of new products and may provide consumer information. The study of advertising develops an awareness of competition between products and their producers. Store location and displays are techniques used to influence shoppers' choices.	Working in pairs or small groups, have students develop their own advertisements for the ice cream store presented in the activity for previous objective. They should develop ads for both summer and winter that would encourage consumer choice. Then have them develop advertising on the other product that they selected which provides consumer information to influence choice.

	Objectives	Content	Sample Activities
Intermediate	To explain ways in which the approach to consumer decision making affects production in the American mixed market economy. (5,6,7,10, 13)*	Law of supply and demand. Total economic wants may exceed available resources. Influences on product availability and costs: marginalism, microeconomics, boycott.	Have class members pretend that they manage a fast food restaurant. Discuss how they would plan the number of hamburgers, French fries, and other products to make each day. Discuss the amount of products they would need at different times of day. Ask what they would do if they ran out of a product. Discuss how the demand might be affected by weather or time of year. Discuss how a price rise might affect demand. Discuss how students would change the menu to make more nutritious, e.g., salad bar, fresh fruit.
	To illustrate ways in which producers attempt to influence consumer choice by information provided about products. (4,5,10,13)*	Advertising and brand names increase awareness of product as do store location, displays, etc. Seller influence is strongest when consumer is looking for first acceptable alternative. The scarcity of time in dual earner families can be an important factor in strengthening this seller influence.	Divide the class into small groups. Ask the groups to create ad campaigns for their food stores from the previous objective in order to increase the sale of two items that they identify. They should prepare a newspaper or magazine ad and a television or radio commercial. In addition, they should plan a store display that will help sell the item. Have the groups share their campaigns and discuss to what type of consumers the advertising is designed to appeal and what results can be expected.
	To give examples of the impact of consumer attitudes and expectations on consumer choices and the economy. (5,9,10,13)*	Willingness and ability to buy affect consumer choices and the economy. Demand can increase or decrease in relation to consumer attitudes. Opportunity costs may or may not be reflected in the decision.	Bring a vegetable such as spaghetti squash or other unique food to class. Ask how many students would taste this and why or why not. Discuss how attitudes and expectations affect their decisions. Then repeat the activity, camouflaging a unique food like carob for a similar common food like chocolate. Provide students with samples without telling them what they are eating. Then discuss their reactions to what they ate in terms of their expectations.
Secondary and Adult	To differentiate among ways in which eco-	Law of supply and demand. Total economic wants may exceed available resources.	Ask students to list all of the ways in which they used any form of energy yesterday. Then ask them to list all of the forms of energy they used five

*See subject codes, p. 22.

Objectives	Content	Sample Activities
nomic decision making affects production in the American mixed market economy. (7,9,10,6,12, 13,16)*	Product availability and price are affected by: marginalism, microeconomics, boycott. Best buy products may lose out in selection when overshadowed by greater consumer awareness of less expensive, fancier or more readily available alternatives.	years ago. Be sure that they include hidden forms, e.g., nuclear power to generate electricity. Discuss which forms they used five years ago that they no longer use. Discuss if the supply of energy is greater or less than it was then. Discuss if their demand for energy is greater or less than it used to be. Have them project future demands for energy and what effects this is having on the American mixed market. Have students decide which energy uses they would be willing to give up and which they could not live without.
To evaluate effectiveness of ways in which producers attempt to influence consumer choice by product information. (5,7,10,12, 13,17)*	Advertising and brand names increase awareness of product as do store location, display, etc. Consumer defenses against these strategies focus on increased information about goods and services as well as on the promotional aids used by sellers to increase purchasing.	Ask students to recall a food product widely advertised on TV. Discuss the characteristics stressed in the ad, the techniques used to promote the food in other settings, and how these motivate people to buy the product. Discuss what students' attitudes are towards this product when they shop. Some students might make a consumer survey in a shop to see how many pick up the advertised brand as opposed to a nonadvertised product.
To evaluate the impact of consumer attitudes and expectations on consumer choices and the economy. (5,6,7,10, 12)*	Willingness and ability to buy affect consumer choices and the economy as do opportunity costs. Government attempts to stimulate a stagnant economy via more dollars for consumer spending only work if consumers are optimistic about the economic future. Otherwise these extra dollars are used for debt repayment or savings to improve the consumer's sense of financial security (except in periods of inflation).	Obtain copies of old newspapers, magazines, or mail order catalogs as well as contemporary copies of the same materials. Divide the class into groups and provide each with some materials. Have them compare and contrast ads for automobiles, utility companies, or other items which have changed as consumer attitudes and expectations have changed. Students should report on how various factors are being stressed at different times in order to sell consumers on what is being produced. Ask students to make up an ad for the same product for ten years in the future. Discuss.

RESOURCE EXCHANGE AND TRADE-OFFS

Students need to develop decision-making skills that help them identify multiple alternatives and establish relevant criteria for evaluating them. They must learn to identify carefully the human, natural, material and capital goods and resources available for use in any situation. It is equally important for students to consider resource use and its impact on the individual, household, community and the nation in relationship to scarcity, sacrifice and renewability.

Essential concepts

barter	to trade by exchanging goods or services without using money
capital	accumulated assets or goods devoted to the production of goods and services
credit	an advance or loan of money or goods to an individual or group which must be repaid with interest by a specified time
decision making	process of selecting among alternatives
goals	ambitions or aims which a person works to attain
human resources	people and their physical and mental capacities
marginalism	the effect of purchasing one more or one less unit of goods or services
material resources	tangible goods produced in the economy to be used for further production or ultimate consumption
money	medium of exchange
natural resources	anything from nature that is useful and can satisfy a want or a need
opportunity costs	that which must be given up when decisions are made to use scarce resources to produce or obtain particular goods or services
protection	shielding from injury, danger or loss
record-keeping system	a method of keeping track of expenses and income for a specified period
risk	the chance of injury, damage or loss
satisfaction	contentment that a person has met needs or wants

savings	goods accumulated as a result of not consuming or spending money or resources to obtain current satisfaction
scarcity	a condition in which limited resources are available to satisfy unlimited economic wants: or, total lack of a given resource
trade-offs	giving up some of one thing to obtain some of another thing
values	attitudes, beliefs, feelings that are important to an individual

TOPIC: Resource Exchange and Trade-Offs

MAIN IDEA 1: Acquisition of resources to aid in goal attainment

	Objectives	Content	Sample Activities
Elementary	To identify long- and short-term goals as reflections of values. (2,4,5,10)*	The following have an influence on individual decisions: values goals personal household societal	Have class read or read to them stories about the life of a United States family and a family in another culture. Have students identify items that are important to the family in each case. Then ask students working in pairs or small groups to decide what important goals or values these families seem to have and why they are the same or different. Share the results.
	To identify resources available as aids in goal attainment. (4,5,10)*	The kinds of resources available include human, material, natural and financial.	Show students pictures or filmstrips that illustrate family life on a farm and in a city. Have student identify the resources available, categorize them according to those listed, and compare the similarities and differences in available resources in rural and urban areas.
	To explain how skill development assists in acquiring additional resources. (5,7,9)*	Skill training develops talents. Increased efficiency in the use of time, energy and dollars saves resources.	Have students solve a set of mathematical problems—some students will use the chalkboard, some at desks with paper and pencil and some with calculators. Have some students using calculators who already use well; some who use poorly and some who have never used.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
			Discuss what happened in terms of time differences, confusion, noise level, efficiency, and effectiveness. Have class decide how skills can help in resource acquisition.
	To make choices among available resources to best meet goals (needs and wants). (7,10)*	More than one resource may be used to reach goals. Decision-making process is needed to select most appropriate resources.	Present the following situation: Your goal is to give your best friend a birthday present next Wednesday. You have $2, a free afternoon this Saturday and a sister who draws great animal pictures. Divide the class into pairs and have each decide what other resources they would use to produce a present for the friend. Discuss the alternatives developed and why or why not they are or are not appropriate uses of resources to meet the goal.
	To define credit as a resource to be used with discretion. (7,9,10)*	Borrowing is a means of expanding resources. Credit is a unique resource that must be used with discretion because it has both costs and benefits.	Present this situation: You have broken your own roller skates, but you want to go to a skating party this week. Your friend has a broken ankle and cannot skate. You borrow her skates in order to go. At the party, you break the strap on one skate. What will you do? Divide the class into pairs and have them role play the return of the skates. Discuss with the students what were the costs of borrowing and if they were worth it. Discuss what criteria might be applied to borrowing in order to keep its costs within reason.
Intermediate	To describe long- and short-term goals as reflections of values. (5,7,9,10)*	Individual decisions reflect values and goals: personal, household, societal. These can change during a person's lifetime.	Have students list one thing they wanted most last year, one thing they want most this year, and one thing they want most next year. Make composite lists on chalkboard. Have students voluntarily explain why they want these things. Discuss how these wants differ from those of younger or older members of the family. Discuss what goals these wants would achieve and the importance to individuals.

*See subject codes, p. 22.

Objectives	Content	Sample Activities
To describe resources available to aid in goal attainment. (5,7,10)*	Human, material, natural and capital goods are resources that have an impact on attaining goals. These may be exchanged and utilized to help reach goals. Resources also may be expanded.	Discuss: What resources are needed to meet goals? What resources do students presently have in their possession to reach goals listed in previous objective? How might they acquire additional resources needed to reach their goals or expand the resources which are already available to them?
To illustrate how skill development assists in acquiring additional resources. (5,7,10)*	Skill training develops talents. Increased efficiency in use of time, energy and money saves resources. Development of new technologies and incentives for capital investment can conserve existing resources or permit exploration of new ones.	Present the following situation: Jane wants to earn money next summer mowing lawns. Her parents say she can use the family lawn mower if she pays for supplies and repairs. Divide the class into small groups. Ask each to list the human, material and natural resources needed to do this job. Then have each list which resources might be available and which might need development before summer. Share and discuss group lists.
To explain how choosing among available resources helps attain goals. (2,3,7,10)*	Resources may be used singly or in combination to reach goals. Decision-making process assists in the selection of appropriate resources.	Present the following situation: You are in the school play but you must deliver the evening newspaper first and then find transportation back to school by 7 P.M. Divide the class into small groups and have students list available resources for solving the problem, identify alternatives and cost/benefits of each, and select a plan of action, giving reasons for their choice. Share group plans and discuss alternatives.
To describe credit as a resource to be used with discretion. (5,7,9,10)*	Borrowing is a means of expanding resources. Guidelines for wise credit use are: capacity to repay collateral for loan character of borrower/ lender conditions of economy costs of borrowing (interest)	Have students think about the following goals: to purchase a bike, to take a two-week vacation, to take a series of karate lessons. Have students decide if they have the resources to meet these goals at this time. Discuss with the class if it would pay to borrow dollars to reach any of these goals and what advantages and disadvantages there would be in borrowing to achieve these goals.

	Objectives	Content	Sample Activities
Secondary and Adult	To evaluate long- and short-term goals as a reflection of values. (12,13,17)*	Values, goals and priorities can change during a person's lifetime. Clarifying these changing priorities and how adapting lifestyle choices to them is helpful in goal attainment.	Ask students to pretend they have received $10,000. Have students list ways they would use the money. Discuss the different alternatives and encourage students to share the reasons why they would use the money this way. Contrast differing values. Have students discuss what effect, if any, this money would have on their lives in five years.
	To assess resources available to aid in goal attainment. (10,12,13, 17)*	Resources must be assessed in attaining goals. Some trade-offs are easier to accomplish than others. The amount of each resource used for goal attainment should reflect values, renewability of resources, amounts needed for other purposes, and other good reasons.	Present the following situation: Jane and her mother both dislike shopping but have many gifts to buy for the holidays. Divide the class into pairs or small groups and have each one list the human, material, and financial resources required for the task and how these could be used most effectively to attain the goal. Have each pair or group discuss its solution and evaluate.
	To point out ways in which skill development assists in acquiring additional resources. (7,9,10,16)*	Development of skills to acquire more resources includes: efficiency of use for conservation purposes; cost/benefit of further training; use of advanced technologies; incentives for capital investment; interchangeability of resources.	Ask students to analyze the implications of the high cost of energy. Have them consider the effects of the following: driver education focusing on gasoline conservation; energy education stressing maximum efficiency of home product use; incentive of $5 per pupil to class treasury if school energy use cut by 10%; alternative sources for school or home electricity generation. Ask them to consider the role played by skill development and technology.
	To explain choices among available resources to best meet goals. (7,13)*	Exchange of resources can help meet goals. Application of various decision-making styles can have an impact on choices due to changing importance of selected criteria.	Present the following situation: You have to buy a new winter coat. It must be warm, attractive and cost under $75. You found two coats that meet the criteria. One costs $70 and is washable. The other costs $55 and must be dry cleaned. Apply cost/benefit analysis to make a choice. Have students suggest other alternatives.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To analyze credit as a resource to be used with discretion. (6,7,10,12, 13,17)*	Borrowing is a means of expanding resources. Guidelines for wise credit use should be understood and followed. Consequences of overextension can be devastating. Consumer credit usage has an impact on the economy.	Divide the class into groups. Have each group list when borrowing to attain goals is appropriate, what problems exist because of easy credit availability, and how credit can affect the economy. Discuss group responses.

MAIN IDEA 2: Impact of renewable and nonrenewable resources

	Objectives	Content	Sample Activities
Elementary	To identify renewable resources and to list ways to regenerate them. (1,7,8,9)*	Human energy and talents can be renewed. Time cannot. Rest from fatigue and practice in skills training are two ways to regenerate some resources.	Have students run around the playground until they are tired and then have them sit down to rest. After a brief period, ask them to run again. Then discuss if their personal energy is a renewable resource and why.
	To define ultimate scarcity. (9,10)*	The skills needed to regenerate some human and natural resources do not exist. They are limited to the current supply.	Have students discuss what life is like in their homes when the power goes off. What would it be like if there were no electricity ever again? How would they feel about living without electricity? What are they doing to conserve energy? Why should it be conserved at all? Are the resources used to make electricity renewable or nonrenewable? Why or why not?
	To identify renewability or nonrenewability of resources in selecting among alternatives in decision making. (5,7,9,10)*	Individual and household priorities compete with community and national priorities for allocation of scarce resources.	Discuss with students the possibility of a drought during the coming summer. Working in pairs, have students determine what water uses they could give up in order to conserve and what water uses would be essential. Then have them decide how they would allocate water so that there would be enough for everyone. Have students share their lists and discuss the alternatives. Discuss with the students in what ways water is both a renewable and a nonrenewable resource.

	Objectives	Content	Sample Activities
Intermediate	To describe renewable resources and to explain ways to regenerate them. (4,8,9,10)*	Human resources of energy and talent can be renewed. Rest reduces fatigue. Natural resources may or may not be renewable, but if they are, it takes longer to regenerate them (e.g., a tree).	Discuss with students the resources needed for a ball game. Is it possible to play every day? To play two games in one day? To play one game in the afternoon and one in the evening? Why can this be done? How is human energy renewable? Then discuss a forest fire. Can the forest be replaced? How long will it take? Is the natural resource renewable? Why?
	To illustrate ultimate scarcity. (4,8,9,10)*	The supply of some resources is limited by nature. When these resources are used up, they can no longer be replenished with more of the same. The exact supply remaining may be uncertain due to limited knowledge of the full extent of storage facilities.	Present problem: There is a limited amount of land remaining in this community. There is a need for land for housing, for schools, for factories, and for raising food. How would you allocate the land in order to meet the wants of the community? Divide the class into groups and allow each to develop a plan. Have plans presented and discuss. Then relate to the concept of scarcity.
	To analyze the renewability and nonrenewability of resources when evaluating alternatives. (6,7,9,10,13, 16)*	Individual versus group priorities to preserve availability of scarce resources currently available can have an impact on decision making.	Divide the class into groups. Have each group investigate a different source of power: oil, gas, coal, water, wind, nuclear, solar, etc. Have each group prepare a report showing how this source is effective or ineffective for individuals, households, communities and nations. Have reports presented and discuss how the renewability and nonrenewability of the alternative sources of energy should influence the decision makers in choosing power sources.
Secondary and Adult	To assess renewable resources and to appraise ways to regenerate them. (9,7,10,16)*	Human resources of energy and talents can be renewed. Time cannot. Natural resources may or may not be renewable. Material resources may be renewed by recycling.	Divide class into groups. Ask each to list all methods of transportation to nearest shopping mall and if the resources used are renewable or not. If renewable, the students should specify how they can be regenerated. Discuss group suggestions.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To analyze ultimate scarcity. (7,9,10,13, 16)*	Scarcity versus abundance of resources should have an impact on when and how resources are used to meet individual and group goals. Perceptions of scarcity as well as reality of it affect decision making. Since supplies of natural resources may as yet be undiscovered, this has an impact on perceptions of scarcity.	Have students prepare a list of alternative changes they would make in their lives if gasoline were rationed to 10 gallons a week. Ask each to prepare a list of sacrifices they would be willing to make to obtain more gasoline. Compare the alternatives and relate the situation to the concept of scarcity.
	To weigh the renewability of resources in evaluating alternatives in decision making. (5,9,10,13)*	Renewable resources can be used in greater quantities than nonrenewable resources if the long-range availability of the latter is to be maintained. Development of new technologies to produce substitutes for nonrenewable resources can increase options.	Discuss with students how land is a nonrenewable resource. Determine with class what factors ought to be considered in planning housing based on this fact of nonrenewability. Discuss how the factors might differ in a rural area, in a suburban area, or in an urban area.

MAIN IDEA 3: Opportunity costs and sacrifices when choosing among limited resources.

	Objectives	Content	Sample Activities
Elementary	To identify opportunity costs and trade-offs as a part of consumer decision making. (5,7,9,10, 13)*	Opportunity costs are related to sacrifices. Trade-offs in decision making should be more acceptable sacrifices than those imposed prior to making the choice. If this is not the case, different trade-offs should be considered in future decision making.	Present the following situation: The class has $10 to spend to improve the classroom. What criteria should be used to decide how to spend the money? First, have students agree on criteria. Then have students working in groups plan how to spend it and to justify what they have spent in terms of opportunity costs and trade-offs. Share group ideas.
	To apply effective methods of cost/benefit analysis in weighing alternatives. (7,9,10)*	Costs include spent resources of all kinds. Benefits include all increases or exchanges of resources that can better help to reach goals. Coordination of conflict of values with alternatives also affects decision making.	Have students plan a class trip. They should list dollar costs and use of other resources and consider alternatives for each plan that they make. Cost/benefit tables should be made to determine what will be the most effective plans for the class trip.

	Objectives	Content	Sample Activities
Intermediate	To describe opportunity costs and trade-offs in consumer decision making. (4,5,10)*	Opportunity costs relate to sacrifices. They should be identified and reviewed in regard to costs and benefits of each alternative in a decision. Trade-offs should be acceptable sacrifices. If not, this should be taken into account in future decision making.	Present the following situation: Your parents give you $10 for a hat and gloves for the winter. If you spend less, you may use the remaining money as you choose. Study newspaper ads and catalogs to estimate cost of set. Then determine what you will buy with remainder. Make an oral or written presentation, telling what you will buy with the $10 and what you have given up in order to get what you have selected. After students make presentations, discuss opportunity costs and trade-offs that have been made.
	To apply effective methods of cost/benefit analysis to weigh alternatives. (5,7,9,10)*	Pros and cons of alternatives and resources used (including renewability) must be considered. These include: values, goals and social costs; direct and indirect costs; length of payback when initial investment is higher in order to conserve resources over time; conversion of usable equipment to more energy efficient equipment.	Present the following situation: You are members of a planning committee to plan remodeling of a local playground. Determine what you would do, what it would cost, what the advantages and disadvantages of your possible alternatives would be, and what you would finally select. Present the plan to the class. Divide the class into four groups to prepare the reports and cost/benefit analyses. Discuss the results and have the class select the best alternative.
Secondary and Adult	To analyze opportunity costs and trade-offs in consumer decision making. (9,13,16)*	The opportunity costs of each alternative in a decision should be weighed along with direct cost/benefit factors. Marginalism is an additional factor to consider, especially over time. Trade-offs warrant routine review or feedback about success or failure of choice to aid in goal attainment. When trade-offs prove less acceptable, they should be weighed differently in future decisions.	Discuss: Considering scarcity of oil, what have you done to reduce your dependence on gasoline-powered vehicles for transportation? What are the opportunity costs? What trade-offs have you made? At any point in recent years have you considered sacrifices too great and returned to more gasoline-powered transportation? What trade-offs did you make then?

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To apply effective methods of cost/benefit analysis to weigh alternatives. (7,12,13,16, 17)*	Mathematical calculations of dollar costs and benefits are only part of the analysis. Coordination or conflict of choices with values and group goals also have an impact. Computerization of the analysis may reveal new alternatives or more clearly differentiate among existing ones because of increased ability to manipulate data.	Divide students into small groups. Have each research products which are dependent on petroleum. Then discuss which products seem most important to students and why. Have them construct cost/benefit tables for the major products. Ask students to record everything they use or do in one week that consumes oil. After a week, review the list and discuss if it matches their previous principles or if their actions reflect different priorities. Discuss reasons for disparities.

MAIN IDEA 4: Effective allocation of resources to achieve goals

	Objectives	Content	Sample Activities
Elementary	To identify available resources and those needed to reach goals. (5,7,10)*	Clarify one's personal goals. Evaluate the natural resources available for use.	Present the following situation: You are at home and want a hamburger and French fries for lunch. Identify what human, material and natural resources this requires. Which ones do you have and which others do you need? How can you obtain them?
	To list ways to maximize utility of resources through the use of the planning process. (4,5,7,10)*	Record keeping of current use patterns of various resources is useful. Review patterns to find ways to increase efficiency and conservation of resources without sacrificing goals.	Divide class into groups and present problem: Terry never seems to be ready for school when the bus comes at 7:15 A.M. List the probable morning activities for Terry. Plan a time schedule that can eliminate this problem. Have groups share schedules and discuss how these improve use of one's time resources.
	To identify resources for saving and investing in order to increase supply. (5,7,10)*	Storage facilities including financial institutions can expand or limit resources.	Present the following situation: The class has raised $300 for a class trip to be taken in two months. Discuss where the money should be stored, e.g., at school, in a bank, etc. Discuss how each use would or would not increase the monetary resource.

	Objectives	Content	Sample Activities
	To list methods for protecting resources in order to avoid reduction in supply. (4,5,7,10)*	Care of clothing and other possessions. Places for safekeeping valuables. Fire prevention.	Invite a firefighter to class to talk about fire prevention in home and school and the value of that prevention in terms of human, material and natural resources.
	To describe the exchange of resources to improve their use in achieving goals. (2,5,7,10)*	Money is a medium of exchange. Barter can be an alternative to money. Money is a more convenient method of obtaining goods and services.	Have students bring in small items that they are willing to trade. Allow trading to take place. Discuss which items had the greatest demand and which had the least and the reasons for the differences. Discuss what might happen if a person had nothing to trade or if a person who has what someone wants does not want what that individual is offering to trade. Discuss how the exchange might be made easier.
Intermediate	To describe available resources and explain resources needed to reach goals. (2,4,5)*	Recognizing personal and group goals and resources can assist in decision making.	Present the following situation: You enjoy cooking. Your parents appreciate your help in the kitchen. What resources do you contribute? What additional resources do you need or want? How would these resources help you develop the skills to reach your goal?
	To describe ways to maximize utility of resources through the use of the planning process. (2,5,7)*	Record keeping and/or observation by others of resource use can be reviewed to find improvements that better use resources. Application of planning process to budgeting resources can then aid in efficient implementation.	Review situation from previous objective. Remind students of resources they had suggested to develop skills. Ask students to develop a time and dollar spending plan and record-keeping system that would insure needed resources in order to develop better cooking skills. Compare the individual plans and discuss how they might maximize resources.
	To describe resources for saving and investing to increase supply. (2,4,5,10)*	Storage facilities including financial institutions can expand resources or limit them. Investing requires trade-offs between safety and profit or yield.	Invite a panel of speakers representing a savings bank, a commercial bank, a stock broker, a loan agency, and others to discuss how their organizations provide for savings and investing and what trade-offs occur in order to protect resources.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To describe methods for protecting resources in order to avoid reduction in supply. (1,5,8)*	Product safety Fire and crime prevention Insurance	Divide the class into groups. Ask students to develop a plan for protecting a house or an apartment against fire, theft, and other hazards. Also develop a plan to protect occupants against faulty and defective products such as stoves or televisions. Then have each group present its plans and discuss the various alternatives.
	To analyze the exchange of resources in order to increase their use in achieving goals. (5,7,10)*	Barter can be substituted for money. Money is a medium of exchange. Circumstances and personal preferences influence the choice between barter and money in making an exchange of resources.	Arrange with audiovisual department to have the class view one or more presentations of "Trade-offs" on public television. Discuss after viewing and analyze how the exchanges took place and how they achieve the goals of individuals involved.
Secondary and Adult	To analyze available resources and how resources are needed to reach one's goals. (7,12,13)*	Resources available and those needed for goal attainment may differ. Both must be analyzed for exchangeability in order to meet goals.	Present the following situation: You have a weekly take-home pay of $151. You must pay rent, utilities, transportation, clothing, insurance, food, entertainment, and miscellaneous expenses from this. Determine how you would allocate your resources to cover your expenses. Have students share their allocations, graph their allocations, and discuss the differing ways in which they have attained their goals.
	To devise ways to maximize utility of resources through the use of the planning process. (7,10,12, 13)*	A study of current patterns of resource use must precede any changes in the pattern. Results of the study will show areas where conservation is needed. Alternatives can then be reviewed to meet this need efficiently. Then plans can be made to implement recommendations and assist on follow through.	Have students look at what they planned under previous objective. In what ways did they feel that their pay was insufficient? What changes might they make? How could they plan to use their resources more wisely in order to meet their goals? What long-range plans could they make to increase their resources?
	To analyze resources for saving and investing in order to increase supply. (7,12,13)*	Storage facilities including financial institutions can expand or limit resources. Trade-offs exist. Efficient use of facilities can be achieved by study about them. Investment options affect expansion of resources.	Present the following situation: You have $2000 available to invest. You still owe $2000 on your car, paying interest at an annual rate of 15%. Is it more advantageous to pay off the loan or invest the $2000? Working in pairs, have students check all ways to invest money and report.

Objectives	Content	Sample Activities
To analyze methods of protecting resources in order to avoid reduction in supply. (6,7,12,13)*	Fire and crime prevention Insurance for both human resources and material resources Redress for defective products	Invite an insurance agent as a guest speaker to discuss the many different kinds of coverages such as different kinds of life and health insurance, disability insurance, and various kinds of protections for material possessions.
To assess the exchange of resources to increase their use for achieving goals. (7,12,13)*	Barter is a substitute for money. Money is a medium of exchange. Barter and money have value in accomplishing the exchange of resources. Trade-offs must be evaluated to make a wise choice between them.	Discuss with students the value, if any, of resale shows for clothing, sports equipment, and other items. When can this be barter? How does the use of money ease in the exchange of resources? Discuss the current concept of barter banks and the trade-offs that its members make.

*See subject codes, p. 22.

FINANCIAL MANAGEMENT

This segment of the consumer education curriculum should assist students in developing skills that will maximize the utility of dollar resources by good management. In allocating resources, students should learn to consider the needs and wants of other individuals as well as their own. They also should develop skill in exchanging dollar and nonfinancial resources to attain their goals and improve their quality of life.

Financial planning alternatives for varied lifestyles will include single and dual wage earners, single person and multi-generational households. The basic aspects of financial planning, implementing, controlling and evaluating economic choices should be included and should incorporate the necessary skills of management.

Essential concepts

advertising	the printed or spoken word or symbols used to tell about a product or service to encourage people to buy
asset	anything a person owns that has value
bank	a financial institution for receiving, keeping, lending and exchanging money
bankruptcy	court-ordered sale of debtor assets to discharge total liabilities

bonds	a certificate of indebtedness that shows a loan from the bondholder to a corporation or government
budget	a systematic plan for adjusting expenses during a fixed period to equal income for that period
certificate of deposit	high interest savings account at financial institutions for fixed term during which time there can be no withdrawal without penalty
checking account	a bank account against which the depositor can draw written orders to spend the money in that account without use of a passbook
commodities	articles or goods of trade or commerce
credit card	a card establishing privilege of user to charge purchases at selected stores, restaurants, etc.
credit union	banking "cooperatives" in which members pool their savings in order to provide the funds necessary to meet most of the members' lending needs
default	when a borrower fails to make payment according to the terms of the credit contract
electronic funds transfer system	the application of computer technology to transfer funds via electronic impulses from the purchaser's bank account to the seller's account
estate planning	a schedule for accumulating and disposing of real and personal property; sometimes established to reduce tax liabilities upon heirs
illegal lender	person or agency who lends money without carrying out the required license to do so
insurance	a system of protection against loss in which a number of people agree to pay a fee periodically for a guarantee that they will be compensated up to a certain amount if they suffer specific losses
interest	cost of borrowing figured as a percentage of the amount borrowed or as a dollar amount; percentage paid on amount of savings
investment	the commitment of money to the purchase of securities or other properties based upon an analysis of the risks and rewards
liability	legal responsibility for property damage or injury to others; also debts owed

liquidity	ease with which an asset can be converted into cash
money market fund	mutual fund that invests in short-term debt securities of governments and/or corporations
mutual fund	holder of stock of various companies allowing small investors to diversify their investments by purchasing shares of the mutual fund
net worth	the difference between all that a person owns (assets) and all that a person owes (liabilities)
overindebtedness	carrying more debt than a person can afford to repay out of present income
securities	another name for shares or stock in a business
sharing	to receive, use, experience, enjoy in common with others
Social Security	an insurance program of the U.S. Government that provides pension, long-term disability, or death benefits to qualified persons or to their dependents
stocks	shares of ownership in a corporation
treasury bills	a short-term debt obligation of the U.S. Treasury maturing in various specified lengths of time
usury	interest charged in excess of what state law allows
Workers Compensation	disability insurance coverage required by law to provide payments for employees suffering job-related sickness or accident
yield	rate of return on an investment

TOPIC: Financial Management

MAIN IDEA 1: Planning as a dynamic decision-making process involving an individual's mental, emotional, physical, social and financial resources in order to meet needs and wants

	Objectives	Content	Sample Activities
Elementary	To construct a plan for the use of income based on actual expenses which provides for maximizing the use of economic resources to reach goals. (5,7,10)*	Spending practices should reflect goals. Choices must be made to change spending patterns or goals when they do not match. The group interacts in decision making.	Divide the class into groups of three. Have each group pretend it is a family and assign roles to each member of the group. Ask groups to decide how they would spend $40 on food for the week. Encourage them to use newspaper ads to check the realistic nature of their planning. Have groups share their plans and discuss reasons for differences among them.
Intermediate	To develop plans for the use of income based on actual expenses which provides for maximizing the use of economic resources to reach goals. (7,10,13)*	A budget can result in satisfaction with resources used. Current spending should reflect priority goals. Budget adjustments can help to match goals and spending patterns. Record-keeping systems provide feedback about effectiveness of spending plans. Examples are: rubber budget, payday chart, envelope system.	Divide the class into groups of four or five. Have each group pretend it is a family. Ask group to find jobs for family members in newspaper ads, determine salaries received, and then make up budgets for their families which incorporate money spent each month on: rent, utilities, food, clothing, recreation, transportation, and miscellaneous. Compare the groups' budgets and discuss the plans for effective utilization of resources. Discuss what the plans reveal about the groups' family goals.
	To develop plans which include maximum use of nonfinancial resources. (4,5,7,10)*	Encourage conservation of nonfinancial resources by following a time schedule, comparing cost of personal versus group resources for alternatives, and reviewing required trade-offs.	Ask all students to observe each other and the teacher for one day to determine ways in which resources are wasted. Then have the students determine ways in which wasted resources could be conserved. Discuss the suggestions and choose several to implement for one week. Then observe again and discuss if earlier waste of resources is continuing or if mistakes have been corrected and if other changes could be made. Discuss trade-offs that are made to correct resource waste.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
Secondary and Adult	To develop plans for the use of income based on actual expenses which provides for maximizing the use of economic resources to reach goals. (5,7,12,13)*	A budget can assist in reaching goals. Analysis of current expenses in relation to income and priorities may require adjustments to make a budget workable. Record-keeping systems are used to check implementation of the budget.	Invite a budget counselor to speak to class about the need for a budget and the ways in which overspending occurs, particularly through the use of easy credit. Ask counselor to discuss how personal values play a role in construction of the budget. After this session, have students construct a budget based on their expected income and needs for one month and have them check to see how accurate it is at the end of that time. Discuss what changes have to be made based on experience.
	To assess plans for inclusion of maximum use of nonfinancial resources. (7,12,13)*	Dovetailing, coordinating and combining tasks can stretch time and personal energy resources. Conservation in usage can save other resources to maximize utility. This can also stretch related economic resources due to the reduced purchasing needs for replacement goods and services.	Present the following situation: Before the day is over, you must accomplish these tasks: do homework, call a friend, attend class, prepare supper for family, run errand, go to the doctor, and wash, dry and sort laundry. Arrange the tasks in an appropriate order and estimate the time needed to complete each one. Consider ways in which you can save time and energy and make up a schedule. Compare the schedules and discuss how planning maximizes the use of resources.

MAIN IDEA 2: Buying as a decision-making process resulting in satisfaction of needs and/or wants through allocation of resources

	Objectives	Content	Sample Activities
Elementary	To explain effects of American consumer buying practices on production and distribution. (5,7,10)*	The law of supply and demand affects future production and product availability. Advertising and comparison shopping affect choices of consumers with potentially different impacts on supply and demand.	Bring in a box of 100 pencils. Set up a mini-store to sell them. Ask the class to decide on a good price based on cost, demand, money available, and market. Once a price has been set, discuss: What happens when no one wants to buy pencils because they have no money? What happens if no one wants to buy them at the price that has been set?

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
			What happens if suddenly everyone wants a pencil and there aren't enough? Are there ways in which the class could make people want the pencils at the price they have set? Would these be effective? Why or why not?
	To give examples of unlimited wants and limited resources. (5,7,10)*	Human wants are unlimited but their resources are limited—the concept of scarcity. How do people resolve the differences?	Present the following situation: If you could have everything you wanted, what would you want? Ask students to make lists. Have them find out the costs of what they have listed. Then discuss the totals in terms of available resources. Discuss how students might increase resources or limit wants.
Intermediate	To analyze effects of American consumer buying practices on production and distribution. (9,11,13, 16)*	In the American economy, what is produced, how much is produced and how it is distributed are affected by consumer buying practices. Inflation and recession have an impact on buying practices and vice versa. Supply and demand are operational.	Divide the class into groups. Present the following situation: You own a record shop. You have 100 records by last year's top group and 100 records by this year's top group. Ask each class group to decide: Which records will sell best and why? In what ways can customers be encouraged to buy the records which aren't selling? Have each group prepare a plan to present to the class. Have the group plans presented and discuss alternatives, deciding which will most effectively create a demand to meet available supply. Discuss why there is already a demand for some of the records.
	To analyze the interchangeability of money with other resources. (5,10)*	Various forms of money are used differently in exchange: coins, bills, checks, credit cards. Money is a means to an end. Barter remains a useful tool in reaching some goals.	Have students list all the different ways in which you can pay for something. These should include credit cards, currency, debit cards, travelers' checks, money orders, instant loan checks, bank checks, etc. Discuss the different uses of each and the advantages or disadvantages of each. Discuss barter as an alternative.

	Objectives	Content	Sample Activities
	To differentiate between unlimited wants and limited resources. (4,10,12, 16)*	Human wants are unlimited and human resources are limited. These may conflict when reviewing alternatives for decision making.	Have students find out how many parking spaces are available in your community. Through the Chamber of Commerce or other officials, have them find out if there are sufficient spaces in relationship to demand. Have students chart supply and demand in relationship to the specific businesses, days of the week and times of day. Discuss what plans might be made to resolve any problems.
Secondary and Adult	To evaluate effects of American consumer buying practices on production and distribution. (10,12,13, 17)*	Repeated buying patterns encourage product production. Brand loyalty may reduce product quality to boost profit while sales are strong. Anticipating consumer buying practices will have an impact on supply and distribution.	Invite members of Junior Achievement or distributive education class and local merchants to discuss the impact of advertising on product demand and on the persuasiveness of the seller in initiating demand. Ask merchants to discuss other factors that affect production and distribution locally.
	To appraise the interchangeability of money with other resources. (7,10,12, 13)*	The changing value of the dollar in relationship to its purchasing power is important. The effects of checking, credit cards and electronic funds transfer systems on the exchange of resources are many. The return of barter as a means of exchange is one way to maximize resources.	Invite a banker to discuss electronic banking, its costs and benefits to consumers, and the reasons for delays in conversion to a cashless society. Have students prepare brief essays explaining why they feel electronic funds transfer will be an advantage or disadvantage in the interchangeability of money with other resources.
	To compare unlimited wants and limited resources. (9,10,12, 13)*	Explore the reasons for unlimited wants and the potential for control. Explore the limits of resources and the potential for expansion.	Ask students to list their greatest goal in life, the resources they have for attaining the goal, and the resources needed to attain it. Ask students to prepare a plan for achieving the goal by matching resources with wants or by expanding resources to meet wants. Discuss the decision-making process students used to arrive at various solutions. Have class decide a goal for the school and repeat the process as a group.

*See subject codes, p. 22.

MAIN IDEA 3: Intricacies of borrowing as a means of expanding available resources

	Objectives	Content	Sample Activities
Elementary	To describe the borrowing process including risks to borrower and lender. (5,6,10)*	Borrowing both (1) involves a loan which is returned according to expectations of borrower and lender and (2) has limits.	Divide the class into pairs. Present the following situation: Last summer you borrowed a ball from a friend who has asked for it back, but you have lost the ball. Ask each pair to role play what they would do. Discuss the various solutions and the costs of the loan to both borrower and lender.
	To identify numerous potential sources of borrowing to meet needs and wants. (5,7,10)*	Sources of borrowing include: friends, relatives and money lending institutions. Qualifications differ by lender, reasons for borrowing, method and length of repayment, etc.	Discuss how borrowing differs from giving. Have students use the Yellow Pages and other sources, to list all the places in the local community where adults can borrow money. Discuss with students how these places might differ.
	To recognize opportunity costs of borrowing. (5,7,10)*	The resources one must give up in order to borrow other resources are the opportunity costs. Values and goals have impact on these choices as does the existing stock of resources.	Present the following situation: If you have $10 in your bank and lend $5 to a friend, what sacrifices are you making if the friend pays back $5.50 in two weeks? If the friend doesn't pay it back for six months? If you want to buy a $6 game tomorrow? Divide the class into groups and have them respond to the question. Discuss the groups' responses and identify the opportunity costs.
Intermediate	To analyze the borrowing process including risks to borrower and lender. (5,10)*	Borrowing both (1) involves a loan returned according to the expectations of the lender and the borrower, and (2) has limits. Laws affecting borrowing include: truth in lending, equal credit opportunity, fair credit reporting, fair debt collection practices. There are similarities and differences between credit card use and closed-end installment loans sometimes used to buy the same goods and services.	Collect credit applications and contracts. Distribute one to each student. Ask the students to circle each word they do not understand. As a class, develop a vocabulary list and define the credit jargon. Discuss how credit involves risks to both sides.

	Objectives	Content	Sample Activities
	To differentiate among numerous sources of borrowing to meet needs and wants and to analyze opportunity costs. (5,7,10)*	There are various types of lending institutions available to an individual: banks, credit unions, finance companies, pawn shops, illegal lenders. There are criteria for borrowing. Consumers should consider the cost and convenience of cash versus credit buying. They should calculate dollar costs of borrowing from various lending institutions.	Invite a panel of speakers representing a number of lending institutions to discuss with students the credit options currently available and the costs to the borrower for the credit extended. After the panel discussion, have students calculate what might be the best source of credit and what would be the real and opportunity costs for a number of situations.
Secondary and Adult	To appraise borrowing process including risks to borrower and lender. (7,10,12, 13)*	Borrowing both (1) involves a loan returned according to expectations of both parties and (2) has limits. Discuss: credit application, credit worthiness, terms of credit contract (in plain language), credit records, default, bankruptcy, creditor rights, debtor rights, credit as privilege, not right.	Divide class into groups. Have each group research current alternative methods of obtaining credit at age 18 and make a comparative chart showing ways. The chart should compare cost, convenience, availability, opportunity costs, etc. Discuss alternatives as a class and determine risks to both parties under each.
	To compare numerous potential sources of borrowing to meet needs and wants and to assess opportunity costs. (5,6,7,10,12, 13)*	Various types of lending institutions require different terms and conditions for close-end credit and credit cards. Credit protection laws include: usury, equal credit opportunity, truth-in-lending, fair credit reporting, fair debt collection practices, fair credit billing, repossession, and debt adjustment plans. Trade-offs occur when future income is mortgaged for present satisfaction. Problems of overextension can be generated by minimum payments on credit cards, loss or theft of cards, extra charges, etc.	Divide the class into four groups. Have each make up a survey of ten questions about credit sources and use, including the kinds of sacrifices people are willing to make in order to have credit. Then have each group ask a minimum of ten people the questions in their survey. Have the groups compile the results. Discuss the surveys, the sources identified, and the opportunity costs involved. Have students determine what they would be willing to trade in return for credit.

*See subject codes, p. 22.

MAIN IDEA 4: Insurances and preventive measures to protect resources

	Objectives	Content	Sample Activities
Elementary	To explain protection and identify ways to protect oneself. (4,9,10)*	Certain actions taken in anticipation of possible losses, e.g., selection and use of safe products, may reduce the risks. Redress for consumer problems.	Present the following situation: Peter saved his allowance for weeks to buy a toy advertised on TV. It broke two hours after he got it home. Divide class into pairs. Have each role play how Peter will handle this situation. Then discuss alternatives and what means of protection Peter has.
	To identify ways to protect the environment. (4,9)*	Conservation of natural resources. Consideration of environmental impact on individual and household choices among resources used to reach goals.	Present the following situation: David's family has just bought a wood stove to help heat its home. The family plans to find and chop all of the wood needed on David's grandparent's farm and in the nearby woods. Divide the class into groups and ask each to present a plan that will help protect the forests for the future. Discuss the groups' plans and choose the one that seems best.
Intermediate	To explain the protection concept of shared risk. (5,7,9,10)*	Sharing risk is a principle involved in protection. Governmental agencies offering protection to consumers and their dependents include: Federal Deposit Insurance Corporation and Federal Savings and Loan Insurance Corporation, Social Security, and Consumer Product Safety Commission. Private agencies offering protection include credit unions and insurance companies.	Have students research one of the agencies which protects consumers and shares the risk such as those listed. Both state and federal agencies should be included. Have students present their reports to the class and discuss how the protection concept serves the consumer.
	To describe ways to protect oneself. (4,5,9,10)*	Selection and use of safe products. Insurance against financial losses, both property and liability. Redress of consumer problems.	Present the following situation: You buy a phonograph record at a local store, but when you play it, it is warped, causing distorted sound. Ask each student to write a paragraph or give a brief statement explaining what to do to resolve the problem.

	Objectives	Content	Sample Activities
	To describe ways to protect the environment. (5,7,9,10)*	Conservation of natural resources. Research into environmental impacts of present resource uses and abuse. Heightened awareness of environmental factors on governmental as well as household choices.	Divide the class into four groups. Have each group prepare a segment of a bulletin board which illustrates one environmental modification such as flood control, reforestation, recycling, etc. Discuss how these efforts help conserve and protect the environment.
Secondary and Adult	To analyze the concept of shared risk as it applies to protection. (6,7,10,12, 13)*	Self insurance versus group insurance. How to maximize benefits and reduce costs by: deductibles, co-insurance, insuring against greatest possible financial losses, selecting products based on costs of insuring them, or casualty losses deductible on income tax.	Present the following situation: Joe B. has paid $300 annually in auto insurance premiums with no claims. He owns a car which will be four years old this year. He is considering dropping his collision coverage. Do you agree or disagree? Why or why not? He also is thinking about taking a higher deductible in order to lower his costs. Do you agree or not? Why? What insurance must he keep according to state law? How does this protect everyone? How does insurance share the risks?
	To evaluate ways to protect oneself. (4,5,9,10, 12)*	Cost/benefit analysis of using safe deposit boxes, burglar alarm systems, smoke detectors and other preventive measures to protect property. Cost/benefit analysis of insurance. How to avoid overinsurance. Review of Consumer Product Safety Commission recommendations for safer products and impact on cost versus saving.	Divide students into groups. Have each group develop a plan to protect a home or apartment from all types of problems (fire, theft, burglary, product breakdown, etc.). Have plans presented by groups and discuss alternatives in terms of which means of protection are most effective and why.
	To compare ways to protect the environment. (9,10,13, 16)*	Environmental problems and measures designed to resolve them have an impact on individual choices. Reeducation for a changing world may be needed. Laws protecting the environment and the enforcement of these laws may not be consistent.	Divide class into groups. Have each group select a different contemporary environmental problem and research it. Each group should prepare a cost/benefit analysis to present to the class illustrating alternative solutions for protecting the environment. The class should decide which is the most effective solution in each case with the most acceptable costs.

*See subject codes, p. 22.

MAIN IDEA 5: Rights and responsibilities of sharing resources for the well-being of society

	Objectives	Content	Sample Activities
Elementary	To explain the relationship between shared benefits and shared costs. (5,6,10)*	Taxes help to pay for community services. Voting is a shared responsibility.	Hold an election for a class attendance taker. Tell students that they can vote if they wish, but that they do not have to do so. Note those who do not participate. After election, ask voters and nonvoters how they feel about the results. Discuss how nonvoters might have made a difference.
	To identify that the total benefits of sharing can be greater than the sum of its parts. (5,7,10)*	Each member of a family makes the household a more pleasant place to live. Benefits of volume use are many. Pooled resources can provide new opportunities.	Present the following situation: The family wants to go to the beach. Sally has $2 from babysitting, Timmy has $5 from his paper route, and their parents have offered $10 for the trip. Admission to the park is $3 per person. Do they have enough money for the family of five, including baby Susan, to go if each person pays individually? If they pool their resources? Who will benefit most from pooling? Who will benefit least?
Intermediate	To analyze the benefits of sharing for individuals and for the group. (5,7,10)*	Resource choices and supply increase with sharing among group members. This benefits individual members who may trade resources and groups who may invest resources for the common good.	Discuss: In the frontier period of American history, people got together to help each other build houses. How did sharing benefit the whole group as well as individuals? How could this idea be used today to solve the housing crisis that exists in many parts of the country?
	To analyze the relationship between shared benefits and shared costs. (4,5,10)*	The community services provided through tax dollars can change greatly in quality, price and availability if left to individual purchasing decisions. Teamwork can accomplish certain tasks that are impossible for the individual. This can mean compromises in product, time schedule, etc.	Ask each student to bring in a picture or a news article about services in the community paid by tax dollars and put clippings on a bulletin board. Then have the Town Manager or other official visit the class and explain about taxes in the local community—how they are levied, what services they provide, how they compare with surrounding communities.

	Objectives	Content	Sample Activities
	To explain why the total benefits of sharing may be greater than the sum of its parts. (4,5,7,10)*	Tax dollars are not the only input of individuals needed for community betterment. Improved self-worth can also come from sharing. Sacrifices made by sharing some resources can be compensated with access to new resources.	Divide class into groups. Present the following situation: The local park is littered with trash. What can be done to encourage people to pick up their trash? What benefits will accrue to the whole community? Why? Have each group make a presentation to the class, with appropriate visuals if needed. Discuss best campaign.
Secondary and Adult	To analyze the benefits of sharing for individuals and groups. (4,9,10,12, 13)*	Sharing can increase individual skills in locating and acquiring new resources even when they are apart from the original group. Maximizing total group resources can improve group abilities to function in new environments. Equitable sharing is a consideration as are trade-offs.	Present the following situation: The high school has five new tennis courts. The highly residential location makes the courts busy all summer long. Many high school students resent waiting hours for a turn while adults are using the courts. Divide the class into groups and ask each to devise a fair and equitable solution. Have these presented and choose the best alternative, analyzing both the benefits and the trade-offs.
	To assess the relationship between shared benefits and shared costs. (7,10,12, 13)*	Taxes help pay for community and national services. These include: property taxes, income taxes, sales taxes, inheritance taxes and others. Some taxes are progressive and others are regressive. Tax shelters, tax avoidance and tax deferral have different outcomes for individuals.	Present the following situation: Mr. A. earns $20,000 a year. He is single, living in a house, with no dependents. Ms. S earns $20,000 a year. She is divorced, lives in an apartment, and has two children with her. Divide the class into groups. Ask them to determine what kinds of taxes these two individuals would pay that would be the same and which would be different and why. Then have the groups report both on the tax differences and similarities and the benefits each receives.
	To evaluate why the total benefits of sharing may be greater than the sum of its parts. (6,7,10,12, 13)*	Tax dollars are not the only individual input needed for community betterment. Improved self-worth also can come from sharing. Trade-offs should improve coping skills of individuals and groups to manage better in the future.	Present the following situation: The high school needs (or wants) a curtain for the auditorium stage. The taxpayers vote to cut the school budget. The Board of Education decides not to buy the curtain. Divide the class into groups, asking each to devise alternatives and trade-offs. Discuss the group process.

*See subject codes, p. 22.

MAIN IDEA 6: Investment of resources for income, profit or other future rewards

	Objectives	Content	Sample Activities
Elementary	To identify the factors which form the basis for saving and investing. (7,9,10)*	Present and future needs and wants may differ. Borrowing has limits and costs. Accumulating resources over time (saving and investing) can help reach goals.	Discuss the high costs of purchasing fresh produce in the winter in order to get enough fruits and vegetables for health. Divide the class into groups. Have each investigate what the costs would be of investing in growing and preserving summer produce for later winter use and what the savings would be. Have each group present its plan and discuss which is most effective and why.
	To identify various investment instruments and their utilization toward goal attainment. (6,7,10)*	Some investment instruments are: savings accounts, U.S. savings bonds, stocks and bonds, land and buildings (real estate), and education. The utility of investments is based on liquidity, risk and yield in relation to goals.	Present the following situation: If you put $5 in a savings account each month, how long would it take to earn enough money to buy a $25 gift for your parents? Would you be better to leave the money in your bank at home? Why or why not? Discuss the merits of savings accounts and what could be gained by shopping around (commercial vs. savings bank).
	To identify opportunity costs of investment choices in relation to planning toward goal attainment. (5,7,10)*	Trade-offs of spending present resources for today's enjoyment versus investing some resources for future use.	Present the following situation: If you spend $3 on a movie today, you will not have enough money to go on the class trip to the zoo next week. Ask each student to make a list of the trade-offs. Ask each to suggest some alternatives in plans that might eliminate the situation. Discuss student ideas.
Intermediate	To explain methods for using current resources to gain future rewards. (5,7,9,10)*	Deferred gratification of wants and/or needs may achieve higher priority goals. Current sacrifices are then required. Trade-offs will affect choices as will ability and willingness to wait.	Present the following situation: You can borrow $10 from your father now to buy a football on sale today only for $15. You must repay $11 by the end of the month. You already have $5 and receive a weekly allowance of $3 (there are four weeks left this month). The football usually costs $20. Divide the class into pairs and ask each to decide what sacrifices will be made if they borrow the money. Discuss the alternatives.

	Objectives	Content	Sample Activities
	To identify various investments and their utility towards goal attainment. (7,10)*	Some instruments are savings accounts, certificates of deposit, U.S. savings bonds, treasury bills, stocks, bonds, real estate, and mutual funds including money market funds. Sacrifices and returns on investments can be enhanced by diversification as well as careful selection.	Take a class trip to the office of an investment banker, show a film about the stock exchange, or visit it in New York City. Discuss the pros and cons of investing in stocks, bonds and mutual funds including money market funds.
	To apply options for investment choices in relation to changing economic conditions. (7,10)*	Research skills in information retrieval can assist in decision making about appropriate investment choices. Attitude changes may be needed to accept investment modifications necessary to reach goals under changing economic conditions.	Divide the class into four groups. Tell groups they have $10,000 to invest. Ask two groups to develop a plan that will add to capital and be safe. Ask two groups to develop a plan that will bring maximum gain on the investment with some risk. Each group should develop an investment plan and follow it for six months in the newspapers. Then compare the results, contrast the alternatives for the differing goals, and discuss what seems most useful in each situation. Discuss role of economic conditions in what happened to their selections.
	To analyze opportunity costs of investment choices in light of planning toward goal attainment. (5,7,10)*	Trade-offs of using all resources now versus investing some for the future. Impact of inflation on choices warrants attention in relation to goal attainment.	Present the following situation: Gary loves sports and wants to play on the school's best team. He spends lots of time practicing. This makes him very fit physically, but his grades are slipping. Have students list the trade-offs Gary is making to reach his goals and what plans he might make to decrease the costs and increase the benefits in the long-term attainment of goals.
Secondary and Adult	To develop ways in which to use current resources to gain future rewards. (7,10,12, 13)*	Balance is needed between use of resources to meet current and future needs to maximize satisfaction and goal attainment. Borrowing against future resources to meet current needs may reduce resources available in the future.	Ask students to compare savings and investing high school earnings to meet tuition needs with borrowing these dollars to pay for a college education. Have them consider the impact beginning at age 14, at age 22, at age 40, and at age 70. Discuss what they have found and how this is using current resources to insure future rewards.

*See subject codes, p. 22.

Objectives	Content	Sample Activities
	In saving from current resources to acquire more goods and services in the future, one must consider impact of time and progress on ability of saved resources to meet these needs.	
To evaluate various investment instruments and their utility toward goal attainment. (6,7,10,12, 13,17)*	Discover the investment value of savings accounts, certificates of deposit, U.S. savings bonds, bonds, stocks, treasury bills, real estate, mutual funds, money market funds, gold and other commodities, direct business ownership and limited partnerships, franchising.	Divide the class into groups. Have each prepare a bulletin board display showing the performance made by various investment instruments and commodities over the last decade. Discuss what is revealed by the data about the effectiveness of each instrument. Discuss the opportunity costs.
	Liquidity, risk and yield vary among investment instruments. These must be matched to investor goals and attitudes. Opportunity costs should be considered.	
To analyze options for investment choices in relation to changing economic conditions. (5,7,10,12, 13)*	Benefits of researching investment options and their potential profits prior to making a selection are many. Rapid economic changes indicate the need for frequent review and possible modification of investments to keep in focus with goals. Realistic projections of investment potential may require modification in goals.	Present the following situation: You have an emergency fund of $1000 set aside for "rainy day" expenses. A friend talks you into investing it in a certificate of deposit that requires an interest penalty for early withdrawal. Six weeks after you invest, your car requires $400 in repairs. Divide into pairs and determine options, costs of each, and if you made a wise decision. Discuss each pair's presentations.
To evaluate opportunity costs of investment choices in light of planning toward goal attainment. (2,5,7,10,12, 13)*	Trade-offs in liquidity, risk and yield have an impact on investment choices. Annual review of net worth will clarify movement toward attainment of financial goals. Aptitude testing, etc., can help analyze movement toward career goals, etc. Academic grades offer feedback on educational goals.	Discuss why college graduates who borrow to pay for their educations frequently leave school with negative net worths. Discuss what the future impact of that investment will be on net worth.

BUYING GOODS AND SERVICES

Students must learn to identify clearly their needs and wants when attempting to make informed choices in the marketplace. In order to evaluate alternatives, students must also develop research skills to sort through the maze of information available about the many products and services available.

All the information that consumers find must be analyzed for timeliness, objectivity and completeness. Social and psychological factors as well as facts play a role in selecting among alternatives. Therefore, the whole decision-making process must be applied carefully to all purchase choices to assure wise selection in line with values, goals and resources.

Essential concepts

advertising	the printed or spoken word used to tell about a product or service to encourage people to buy
brand name	a name by which a certain commodity produced by a specific maker is known
catalog	a list of articles for sale usually with descriptive comments and illustrations as well as prices
contract	an agreement between two or more people to exchange goods or services of value. May be written or verbal. Lawful contracts will be enforced by the courts.
discount	a reduction from the usual or list price
endorsement	a statement of approval or support for a product or service
goods	moveable personal property or merchandise
guarantee	a legal assurance given by a producer or manufacturer that a particular item or service is as it is represented and will be replaced if it does not meet specifications
label	a card or tag attached to an object to indicate its nature or contents
mail order	an order for goods to be sent and received by mail
price fixing	the setting of prices at a certain level, especially by mutual agreement of competitors
private sales	the sale of used goods by one consumer to the next

retail	sale of goods and services individually or in small quantities directly to the consumer
service	a function performed by a person for someone else in return for payment
shoplifting	stealing from a store during shopping hours
status symbol	a possession or practice generally regarded as a mark of high social status
trademark	a symbol used by a manufacturer or dealer to distinguish a product or products from those of competitors
trading stamps	stamps given by some merchants as a premium to customers, redeemable in specified quantities for merchandise
warranty	an assurance or promise by the manufacturer or retailer to repair or replace defective goods according to certain specified terms—may be explicit and written or implied, and is enforceable by law
wholesale	the selling of goods in relatively large quantities to retailers for resale to consumers

TOPIC: Buying Goods and Services

MAIN IDEA 1: Relationship of values, goals and resources to appropriate selection of goods and services

	Objectives	Content	Sample Activities
Elementary	To describe the effect of values and goals on choices in the market. (5,10)*	When more than one choice is available, criteria for selection are based on what is important to individuals.	Divide the class into pairs. Ask each to list two activities that are very important to them. Then ask each pair to list any one item they would buy in a store if they could buy whatever they wanted. Have the pairs examine in what way, if any, the choice relates to the activities that they listed as important. Discuss the pairs' results as a class. Compare how the choice relates to values.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
Intermediate	To demonstrate the effects of values and goals on choices in the market. (5,10,13)*	Priorities in life, peer group, tastes and preferences, and even intuition affect choices in the market. The amount of influence among these factors varies with each person and group.	Divide the class into groups. Ask each group to list the kinds of music that the adults in the family like most and what record the adults would buy if they could. Then have them list the kinds of music they like best and what record they would buy. Have them compare the groups' choices and discuss how these relate to values and peer groups as well as taste and preference.
Secondary and Adult	To analyze the effect of values and goals on choices in the market. (5,6,7,10,12, 13)*	Values have an impact on goals, and both have an impact on wants and needs. In attempting to meet wants and needs, market choices are affected by values and goals. Changing values and goals can affect supply and demand in the market.	Divide the class into groups. Ask each group to list the three most important features group members would look for in a car today. Then have each group list the three features that were most important in a car ten years ago. Ask the groups to compare the two. Finally, have them project what they think will be the three most important features ten years from now. Discuss how the changing values and goals for the features of cars have had and will have an impact on the market.

MAIN IDEA 2: The nature of the market—policies and practices

	Objectives	Content	Sample Activities
Elementary	To explain basic buyer/seller relationships in the market. (5,7,10)*	Variations exist in the seller's market and the buyer's market. Ethical guidelines for respect of the rights of both consumers and providers of goods and services are important.	Set up a pretend store in the classroom for one week for distribution of pencils. Use play money to provide realistic exchanges. Have students take turns being buyer or seller. Discuss how the market worked at the end of the week.
	To identify locations where sales transactions occur. (5,7,10)*	Purchases can be made by various means: stores, catalogs, telephone, door-to-door, mail order, private sales, tag sales, direct from artisans.	Divide the students into small groups. Ask each group to list all the different places in the local community where they can buy a book. Have them check the Yellow Pages for specific locations. Finally, have them list other ways they might get a book. Discuss what the groups found.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To identify forms of sales and types of pricing mechanisms. (5,7,10)*	Selling practices and pricing differ via wholesale vs. retail, discounts, cents-off coupons, written contracts, product price labels or shelf price labels including unit pricing and universal product codes.	Divide class into groups. Ask each group to select five products they wish to sell and make representations of them to trade. Have a selling period. Discuss what products sold and what ones did not. Then have each group decide ways in which they could encourage people to buy the products that did not sell. Have a second selling period. Discuss.
Intermediate	To demonstrate basic buyer/seller relationships in the market. (6,7,9,10)*	Seller's rights and responsibilities and buyer's rights and responsibilities. Role of manufacturer, distributor, wholesaler and retailer in the marketplace. President Kennedy's four consumer rights and their importance in today's economy. Also the impact of President Nixon's rights to redress and President Ford's right to consumer education.	If possible, have students visit a local discount store. Assign specific products to specific groups of students. Have them compare price and quality to same products sold at retail. In class, discuss reasons for differences. Have store manager discuss responsibilities of consumers which will balance their rights—for example, costs of shoplifting and vandalism.
	To describe locations where sales transactions occur. (7,10,13)*	Purchases and prices may vary from stores, catalogs, door-to-door, telephone, mail order, factory outlets, private sales. Unique aspects exist for each including benefits to buyer and seller, and costs.	Present the following situation: You work in the marketing department of a large manufacturer. You have just developed a new type of jeans to sell. Decide how you will market these to the public in as many ways as possible in order to develop the largest demand for them. Divide the class into groups and ask each to develop a marketing plan. Discuss the group plans and decide which would be most effective and why.
	To identify forms of sales and pricing mechanisms. (5,7,10,13)*	Sellers price goods in a manner which is most effective for generating sales by psychologically attempting to show consumers that the product is a good value for the price. Pricing mechanisms vary by type of product and market for it as well as by competitive advantage. Shoplifting has an impact on store pricing and sale techniques.	Have a panel of adults come to class and talk about how they stretch their food dollars using such devices as food coupons, sales, warehouse food outlets, stamps, etc. Discuss with students how each of the devices affects pricing and sales techniques.

	Objectives	Content	Sample Activities
	To differentiate between legitimate and fraudulent schemes. (5,6,7,10,12, 13)*	Sales schemes: trading stamps, brand names, trademarks, bait and switch ads, misleading ads, price-fixing.	Divide the class into groups. Have each group examine ads from newspapers, magazines, television or radio to determine the sales techniques used and to distinguish between the legitimate and fraudulent schemes. Have the groups present their results to the whole class. Discuss. Research how the law protects consumers in advertising claims.
Secondary and Adult	To evaluate basic buyer/seller relationships in the market. (7,10,12,13, 17)*	Seller's and buyer's rights and responsibilities. Role of manufacturer and wholesaler, retailer and distributor in the marketplace.	Invite a buyer from a local store to visit the class and discuss the relationships within the market including the functions of the manufacturer, the wholesaler, the distributor and the retailer. Also have the person explain the rights and responsibilities of both buyer and seller in the marketplace.
	To identify locations where sales transactions occur. (7,10,12,13, 16,17)*	Cost/benefit analysis of the following locations may affect shopping decisions: consumer cooperatives, stores, catalogs, door-to-door, telephone, mail order, factory outlets, private sales.	Divide students into groups. Assign a commodity to each group or a particular type of store to each group. Have groups compare the costs of such items as butter, coffee, sugar, flour and milk at a food cooperative, food warehouse, supermarket and corner grocery. Have each group make a presentation. Discuss what they have found out and why there are differences.
	To identify forms of sales and pricing mechanisms. (6,7,10,12, 13,16)*	Variations in market conditions affect forms of sales. Seasonal changes, holiday celebrations, competition, consumer attitudes and expectations are some of the ways. Pricing mechanisms are altered to reflect consumer motivations to buy under changing circumstances.	Distribute copies of ads that offer free gifts with the purchase of a product to pairs of students. Have them compare the offer to other sources of the same or similar product. Each pair should decide if the gift is free, or if there are real costs associated with it. After the pairs report, discuss what has been discovered about this type of advertising.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To compare legitimate and questionable sales schemes. (5,6,10,12, 13)*	Legislation to restrain certain sales practices results from abuses in the marketplace. Enforcement of laws affects the impact of legislation on the marketplace. Some sales schemes are questionable in marketplace equity and resource utilization even when legal. Contract law, packaging legislation, monopolies and the law, and unfair deceptive trade practices are all items of which consumers should be aware.	Have class visit a grocery store. Assign small groups of students to research all of one type of product, noting variety of brand names, unbranded sizes, etc. and using unit pricing to determine what might be best. Discuss in class how packaging can affect economic impact of items as well as how unit pricing can help find most economic buy.

MAIN IDEA 3: Research skills for consumer information to aid in decision making

	Objectives	Content	Sample Activities
Elementary	To identify sources of consumer information. (4,5)*	Sources of consumer information include advertising, labels, present users, periodicals, agencies and organizations such as the Better Business Bureau, Connecticut Department of Consumer Protection, and many others.	Divide the class into small groups. Ask each group to brainstorm all of the sources of consumer information they can think of on a product of their choice. Have the groups share their ideas and check to see that all sources available have been included.
	To determine timeliness, objectivity and completeness of consumer information. (5,7,10)*	The age or date of information must be considered in regard to relevancy. Sources of information should be checked for biases, opinions, use of facts, etc. Criteria should be established for selection of appropriate choices and must be met with product information available.	Divide the class into groups. Ask each group to collect cereal labels and advertisements from magazines, newspapers or television. Have each group evaluate the information which has been discovered from these sources in terms of timeliness, objectivity and completeness. Have students check impartial sources for information and compare. Discuss results with class.

	Objectives	Content	Sample Activities
Intermediate	To describe sources of consumer information. (5,10)*	Seller sources of consumer information may provide more motivation to buy rather than facts for product comparison. Library references will vary by source. Help from government agencies varies with input received and local policies for dissemination. Experience yields information limited to products used and observed.	Present the following situation: You want to buy a new bike. Where can you find information about bicycles that will help you make an informed choice? Ask students to work in pairs to list all sources, both formal and informal, that might be tapped and what the value of each would be. Compare those listed by the pairs and make a master list.
	To analyze timeliness, objectivity and completeness of consumer information. (5,9,10,13)*	Information of historical value may not have current value if economic, technological and/or social conditions have changed. Sources of information vary in their objectivity based on special interest and knowledge of information needed: seller, government, private, nonprofit or independent testing labs, or media. Information provided may imply intent to mislead in order to sell more products through emotional appeals, psychological appeals or endorsements. The end use of a product in relation to the following factors will influence information needed: safety, economy, durability, aesthetics, and ecology.	Either bring to class or have class provide several newspaper or magazine ads and labels from different shampoos. Divide the class into small groups, giving some ads and labels to each. Ask each group to develop a chart that evaluates the kinds of information to be found on the labels and in the ads and whether it is timely, objective and complete. Then have students seek independent information about shampoos to compare. Discuss results of the examination with the students in terms of the degree of consumer information being provided and the kinds of appeals to consumers being made.
Secondary and Adult	To compare sources of consumer information. (10,12,13)*	A comprehensive listing of specific consumer information sources includes: library references such as *Consumer Reports* or *Consumers Research* and *Changing Times*, state and federal agencies such as departments or offices of consumer protection or insurance, local police, advertising, labels, present users, and private agencies including the Better Business Bureau.	Divide the class into four groups. Have each group select a product and a service which you would like to buy. Each group should find three sources for each product and each service in the local area. Groups should check the Better Business Bureau for information about the sellers and other sources for information about the product or service. Then each group should make a report recommending which would be the best place to purchase the product and the service and why. Discuss the sources of information used.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To evaluate timeliness, objectivity and completeness of consumer information. (5,8,12,13)*	Enlightened self-interest affects objectivity of consumer information sources. Comparing information from several divergent sources can offer insight into possible biases or detect missing pieces of information. Completeness of information aids consumer in assessing ability of product or service to meet intended use. Added effort to find essential information prior to purchase can save consumer from disappointment later. This will ultimately drain fewer resources. Computerization could help in assessment.	Divide class into groups. Have each group review back issues of *Consumer Reports* to find a repeated product review done at least three years after first review. Have groups note differences in testing, products tested and evaluation criteria. Then have the group collect current ads and labels for this product. Have them compare information with suggested criteria and evaluate in terms of timeliness, objectivity and completeness. Have groups share their evaluations and discuss how effectively the information helps the consumer to avoid mistakes in the marketplace.

MAIN IDEA 4: Psychological and sociological motivators in the marketplace

	Objectives	Content	Sample Activities
Elementary	To identify emotional appeals and social influences in the market. (5,7,10)*	The emotions of happiness, sadness, anger and greed can play a role in consumer decision making. Family and peer group can have an impact on decisions. Endorsements in advertising, packaging designs, and background music may also influence choices in marketplace.	Discuss with students ways in which ads use different kinds of appeals. Show examples of emotional appeals and of social influences through endorsements. Divide the class into three groups. Have each group develop an ad about a toy displayed on the desk. One group will focus on facts, one on emotional appeals, and one on endorsements. Have the ads presented and discuss which is most likely to sell the product and why.
	To compare rational motives for purchase to emotional and social appeals. (5,7,10,13)*	Factual analysis of information can be compared to sociopsychological reasons for choices.	Have students review breakfast cereal ads. Discuss the cereals they like best and why they are purchased. Have students check labels for nutrition information and cost. Taste test the most and least nutritious. Discuss how much influence eye appeal and taste have on choice. Have students decide which one they prefer and which one they would buy if they were parents. Discuss reasons for each choice.

	Objectives	Content	Sample Activities
Intermediate	To explain emotional appeals and social influence in the market. (5,7,10)*	Environmental occurrences can evoke emotions. Family and peer groups can have an impact on decisions as do endorsements by famous people and status symbols in the community. Marketing tactics such as door-to-door sales, party plans and supermarket displays also take advantage of these influences to sell more goods and services.	Videotape a series of ads. Play them back for the class without the sound track. Ask students to identify what is being advertised and what is being used to entice consumers to purchase the goods or service. Then replay the ads with the sound track and discuss what influences sound brings to the selling of the goods or service. Discuss what impact the purchases of friends have on students' own purchases.
	To compare rational motives for purchase to emotional and social appeals. (4,5,7,10, 13)*	The amount and style of most advertising and marketing attempts to blend rational and emotional appeals. Seeking out completeness of information will aid in separating facts from psychological approach.	Have students work in pairs. Give each pair a food product and a blindfold. Ask one student to write a factual advertisement for the product based on what he or she can observe. Ask the other student to write an emotional ad for the product based on what she or he can touch, taste and smell. Present all ads to the class. Then see if blindfolded students can identify their own product.
Secondary and Adult	To evaluate emotional appeals and social influences in the market. (7,9,10,13)*	Emotions are demonstrated in consumer behavior. Sellers may urge purchases based on emotional gratification. Store gimmicks promote impulse purchasing. Relating purchases to identified personal needs and wants can be learned and emotional pressures reduced. Strength of family and peer-group influences varies with individuals. Possible influences on decisions are endorsements, status symbols, sexual appeals.	Divide the class into groups composed of all smokers or all nonsmokers. Ask each group to find cigarette ads and to identify the facts and appeals among the ads. Ask the smokers to identify what causes them to choose one brand among the others. Ask the nonsmokers to identify why they do not smoke. Discuss why the groups have differing views and how the smokers may be rationalizing their choices.

*See subject codes, p. 22.

Objectives	Content	Sample Activities
To analyze and use rational motives for purchase despite influences of surrounding psychological appeals. (10,12,13, 17)*	Use of established criteria for choosing among alternatives when reviewing sales techniques. Written comparisons of pros and cons may aid in avoiding emotionalism. Identification of obvious and latent emotional appeals also may reduce their influence.	Present a case study: Chris wants to lose weight and get in shape by summer. Have students compare the various options available—health spas, Y programs, independent program—in terms of cost, contracts, services, state regulations, etc. Establish criteria for choice. Using the criteria, have students determine which service is best value for the money and why.

*See subject codes, p. 22.

RIGHTS, RESPONSIBILITIES AND REDRESS

As they manage their roles as consumers, individuals routinely discover information that has an impact on their present and future choices in the marketplace. Therefore, mechanisms must be developed to provide relevant information to manufacturers and retailers about product satisfaction in order to match future supply and demand.

Existing mechanisms to provide this information include routine product review and post-purchase evaluation in light of purchase goals. Sending clearly stated comments to producers about product effectiveness or ineffectiveness is a responsible, useful activity. When product complaints exceed compliments and the item fails to perform as promised, consumers also must learn when and how to use third-party intervention systems (voluntary compliance, law enforcement or court action) to redress any wrongdoing.

Accordingly, consumers must learn to participate actively in the legislative process. In this way, they can help initiate, develop and enforce laws that improve market functions in consumer interests.

Essential concepts

administrative procedure	formal legal action within the executive branch of government to enforce laws
Better Business Bureau	an organization representing member businesses in an attempt to resolve consumer complaints through voluntary compliance. It also may provide consumer information and educational materials to interested persons and groups.
class action	a lawsuit brought by one or more people on behalf of a larger group of people with a similar case, usually when the number of people in the group is too large for them to appear in court
consumer action panel	a group of experts gathered by industry to arbitrate consumer complaints against member manufacturers in that industry
contract	a written or verbal agreement, enforceable by law, between two or more people to do something or to exchange something of value
documentation	supporting references to show proof or record of ownership, etc.
hearing	a court appearance before a judge or referee other than an actual formal trial
product satisfaction	the degree to which a person's needs and wants are fulfilled by a product purchased
small claims court	part of the state court system under which civil cases of specific amounts can be presented before a judge with or without representation by an attorney of either party. (Connecticut 1981 limit is $1000.)
trade association	a group of merchants or business firms organized for the unified promotion of their common interests
voluntary compliance	acting by free choice to correct a problem, fix defective products, etc., without legal or administrative compulsion

TOPIC: Rights, Responsibilities and Redress

MAIN IDEA 1: Product and service review and evaluation by consumer with feedback to producers

	Objectives	Content	Sample Activities
Elementary	To investigate consumer product satisfaction and report the results to producers. (4,5,9,10)*	The performance of an advertised product can be checked for durability, safety, convenience, and cost effectiveness related to use. Notification of producers by mail or retailers in person about satisfaction, either compliment or complaint, benefits consumers.	Bring to class a new widely advertised toy. Discuss claim in advertising. Encourage student use of toy and have students investigate the product. Have class construct a survey form on product performance in terms of major criteria. After children try out toy, have each write a survey form reporting results. Tabulate survey and write a letter to the producer from the class reporting results both positive and negative.
	To show producers how to provide more satisfactory goods and services. (4,5,10)*	Return of goods for refund, repair, or replacement, when needed, is good practice. Determined settlement should involve both consumer and seller to their mutual acceptance. Services should be dealt with accordingly.	Discuss effective complaint handling with students. Divide class into pairs. Have each pair role play a situation requiring adjustment for faulty goods or service. After plays are presented, discuss what means are most effective for resolving problems and why.
Intermediate	To analyze consumer product satisfaction and report results to producers. (5,9,10)*	Advertised performance of a product can be checked to see if it is as anticipated based on prepurchase information. Performance over time (durability) should be monitored. Compliments or complaints about existing products and services, suggestions for future improvements, and other ideas can be made through appropriate producer contacts listed in use and care manual.	Divide the class into groups. Have them review the kinds of clothing that they own and purchase and the brands that are most satisfactory and those that are least satisfactory. Have the groups report. Write class letters of compliment to manufacturers of those brands liked best and letters of complaint to those liked least. Be sure that students are specific in their statements.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To work with producers for more satisfactory products and services. (5,10,13)*	Requests for repair, replacement or refund should be factual, complete and retained until requested actions have been completed satisfactorily.	Have a group of students construct a bulletin board which itemizes the proper steps for preparing to return defective goods to a merchant. Have another prepare a bulletin board illustrating what should be kept from any transaction.
Secondary and Adult	To evaluate consumer product satisfaction and communicate results to producers. (5,7,12,13)*	Review of product condition in relation to how, when and where it was used is important part of process. Analysis of ability to meet end use is important. Feedback information is useful as an aid in future decision making.	Have students examine sports equipment in school or individually owned. Develop a check list on use, safety and performance in relation to purchase date and durability. Have students work in groups to determine if equipment from some manufacturers ranks higher than from others. Develop newspaper article, bulletin board or fact sheet on results. Discuss terms of a warranty. If writing a letter, how would students state product performance as per warranty? What information and documentation is needed?
	To negotiate with producers for more satisfactory products and services. (5,6,12,13)*	Redress may be available to consumer through retailer or manufacturer. Persistence and completeness of information about product concerns are essential. If producers do not satisfy rational consumer requests, other avenues for redress should be sought.	Present the following situation: You purchase a washable parka (labeled as such). After the first laundering according to directions, the zipper puckers and appears to have shrunk. Discuss what avenues of complaint are open to the purchaser in this case. Have students role play interactions with retailer and write a letter to manufacturer.

MAIN IDEA 2: Consumer protection agency utilization for effectiveness

	Objectives	Content	Sample Activities
Elementary	To identify agencies that protect and serve consumers. (4,5,10)*	Consumers can attempt to resolve complaints directly with producer. If this is unsatisfactory, they can consider contacting Better Business Bureaus, trade associations, state and federal agencies.	Invite a speaker from the Better Business Bureau to discuss how to use the Bureau's services and the benefits the BBB can provide to consumers. Videotape for future use, if possible.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
	To describe essentials for effective complaint resolution by consumer protection agencies. (5,7,10)*	Procedures to increase effectiveness include: complete information including dates and documents to agencies; attempts to resolve problem with producer directly first, and willingness to testify at hearings.	Divide the class into three groups. Have each prepare a puppet show about the handling of a consumer complaint. One group should deal with a complaint to a retailer, one to a manufacturer, and one to a consumer protection agency. Have the puppet shows presented and discuss what information the complainant must have in order to make an effective complaint.
Intermediate	To describe agencies that protect and serve consumers. (5,7,10,13)*	After attempted complaint resolution goes to producer directly, other types of help may come from: trade associations and consumer action panels, state and federal government agencies, mass media consumer assistance programs, or courts.	Invite guest speaker(s) from a consumer protection agency, state or federal, to explain what the agency does and how it protects the consumer and works with other agencies. Videotape for future use, if possible.
	To contribute to effectiveness of complaint resolution process by consumer protection agencies. (1,5,7,10)*	Complaint resolution is enhanced by the consumer having complete information including dates and written documents. The first attempt to resolve the problem should be directly with the retailer and then the producer. Participation in administrative procedures and legislative investigations may be required of the consumer.	Have students construct a bulletin board showing a giant flow chart of the complaint handling process, indicating the various information to be provided by each individual or agency. Discuss the flow chart.
Secondary and Adult	To identify agencies that protect and serve consumers. (6,7,10,12, 13)*	Resources available for agency assistance to consumers can hinder or help their effectiveness. Human error, computer malfunction, political changes, people's attitudes towards consumer aid programs and other factors can influence effectiveness. Cost/benefit analysis of individual versus group needs may play a role.	Have students clip local newspaper articles and articles in popular magazines for items dealing with consumer problems, particularly those which focus on agency actions to correct problems in the marketplace. Have these made into a bulletin board. Discuss the agencies involved and how they helped or hindered the process.

	Objectives	Content	Sample Activities
	To develop ways to increase the effectiveness of complaint resolution by consumer protection agencies. (6,10,12, 13)*	Comprehensive written documentation of problem is essential for attempted resolution. Involvement in the redress of other unsatisfied consumers increases the impact of demands. Lobbying for legislative attention to major issues is important. Publicity about enforcement or unenforcement and producer or seller boycotts can be used.	Invite a speaker from a local consumer group to discuss product boycotts and related measures to resolve consumer problems. Consider the resources used to resolve the problem and the economic consequences for both individuals and community.

MAIN IDEA 3: Participation in activities affecting and influencing the legislation process

	Objectives	Content	Sample Activities
Elementary	To state the purpose of government intervention and to identify the role of laws in the marketplace. (5,6,10)*	Government protection of legitimate businesses has expanded to help consumers. The complexities of the market reduce the full information needed for consumer self-protection.	Bring in three cans of the same kind of food. Remove the label from one. Use one with an unbranded label. Use one with national brand name and label. Have students identify how labels help in consumer decision making. Have them determine what information is on both the unbranded and brand name labels. Discuss how government regulations intervene to protect the consumer by requiring labeling, with the consumer ultimately paying any increased costs for such protection.
	To identify methods by which citizens participate in developing and enforcing laws. (5,6,10)*	Election of responsible legislative representatives helps consumers. Statement of personal views on current issues should be reported. Cooperation among designated enforcement agencies required.	Have students construct a bulletin board with recent articles about elected officials and their role in consumer lawmaking or other representation of consumer interests.

*See subject codes, p. 22.

	Objectives	Content	Sample Activities
Intermediate	To explain the purpose of government intervention and the role of laws in the marketplace. (5,6,10)*	Government protection of legitimate businesses has expanded to help consumers. There have been major increases in consumer protection by government in this century particularly in the first decade, in the thirties and in the sixties. The political climate and exposure of consumer problems have an impact on legislation.	Have students review the Boston Tea Party and the events leading up to it. Then have the students discuss why this is an example of a consumer reaction to government intervention in the marketplace.
	To identify ways in which citizens participate in developing and enforcing the laws. (6,10)*	Consumers should participate in the election of representatives to Congress and other offices, administrative hearings, and court actions by individual and/or government agencies.	Invite a member of the legislature of the state to talk to the class about consumer concerns being addressed by the legislature and how constituents can share their concerns with legislators. Invite a person from the complaint division of the Department of Consumer Protection to discuss Connecticut's Fair Trade Law, and how the department handles complaints from citizens.
Secondary and Adult	To assess the purpose of government intervention and the role of laws in the marketplace. (6,10,12, 13)*	The complexities of the market reduce the full information needed for consumer self-protection. This requires third-party intervention. Laws allow all parties to understand clearly rights and responsibilities and to participate in rule-making.	Have students review historical summaries of legislative actions taken in this century during the sixties and seventies and to list the consumer legislation resulting from these times. Students should try to list events from the period that caused the legislation to be passed and how the legislation attempted to correct a perceived abuse in the marketplace. Discuss student lists and have them make a list for the present that could be helped by legislation.
	To analyze ways in which citizens participate in developing and enforcing laws. (4,10,12,13, 17)*	The role of lobbying by special interest groups and its impact on legislators should be considered by consumers. Political powers that have an impact on law enforcement and the effects of budget restraints as well as changes in political attitudes should also be evaluated.	Divide the class into small groups. Ask each group to select a current consumer issue and to develop a campaign to influence legislation to assist in remedying the consumer concern. The group should both plan and develop such items as editorials, press releases, testimony, letters, flyers, advertisements, etc. Have each group present their campaign and then choose one for the class to act on as a project.

6 Evaluation

The evaluation component is an integral part of the consumer education curriculum development process. Evaluation provides critical information about the curriculum's effectiveness in meeting its goals and objectives. Local systems can make program adjustments based on the evaluation data. Evaluation also assesses how well students are performing. The companion booklet, *A Guide to Curriculum Development: Purposes, Practices and Procedures* discusses both program and student evaluation in some detail.

Program evaluation

The committee should consider how it will determine if the consumer education program is meeting its goals and objectives. Information can be sought to determine if the consumer education program provides learners with the skills to:

- identify the consumer interest or interests in each situation;
- comprehend how basic economic and individual decisions will have an impact on society;
- recognize the responsibility of consumers in promoting mutual interests through group action;
- develop a sense of independence for individual consumer action based on awareness of rights and responsibilities;
- be more effective buyers and users of consumer goods and services;
- manage personal finances;
- analyze the availability of choices and consequences of individual decisions;
- recognize the costs for every economic benefit;
- recognize the involvement of trade-offs in economic decision making.

The committee can also seek information that can be used to adjust, update and revise the curriculum. It can use a variety of measures to determine if the curriculum is helping learners to:

- evaluate their choices before making purchases;
- understand basic economics in a consumer society;
- question, analyze and seek redress;

- conserve resources;
- participate in public and private policy decisions;
- influence change in the public and private sectors by exercising power responsibly to modify institutions and systems within society.

If the information demonstrates that the program is not meeting its goals in some areas, then revision is indicated.

Teachers should be asked to assess the program in terms of how well it is developing informed consumers and in terms of how easy the instructional sequences are to carry out. Based on these data, the committee should make any necessary program revisions.

Student evaluation

The committee should provide measures that will help teachers assess how well students are performing. There are many different measures that can be provided:

application of learning to real life situations	simulations or role plays
case studies	student attitude scales
class discussions	student reactions and self-evaluations
pre- and post-tests	tests, projects, displays

The curriculum committee should provide ways for teachers to determine if students are participating in learning activities and demonstrating skills at all levels of the cognitive and affective taxonomies. Test instruments should check not only how much knowledge students have acquired, but also what attitudes toward the consumer society they have developed.

In developing student assessment instruments, the committee and teachers must remember that evaluation is not always looking for a right or wrong answer but for changes in behavior and reasoning. Therefore, alternative methods of evaluation must be planned. Also there should be different ways of measuring achievement of the same objective. For example, a student should be able to demonstrate knowledge of the devices used in advertising by taking a paper/pencil test, by making a series of ads that demonstrate the devices, by making a tape in which the devices are defined, by making an oral presentation to the class, or by some other means of his or her own choice. In this way, students may match their own learning style with the way in which achievement is measured.

Summary

Evaluation is an important part of the curriculum development process. The curriculum committee in consumer education should develop instruments that assure the constant monitoring of the program in terms of its objectives and the evaluation of student achievement.

Appendix A
Statewide Goals for Education

From Connecticut's *Comprehensive Plan for Elementary and Secondary Education, 1980–1985*

GOAL ONE

Motivation to Learn

To realize their potential to learn, students must be highly motivated.

Therefore:

Connecticut public school students will develop strong motivation by responding to the high expectations of their parents, teachers and school administrators; by understanding and striving to fulfill personal aspirations, and by developing the positive feelings of self worth which contribute to responsible behavior and personal growth, health and safety.

GOAL TWO

Mastery of the Basic Skills

Proficiency in the basic skills is essential for acquiring knowledge and for success in our society.

Therefore:

Connecticut public school students will, to their full potential, learn to communicate effectively in speech and writing; read with understanding; acquire knowledge of and ability in mathematics, and strengthen decision-making skills.

GOAL THREE

Acquisition of Knowledge

Acquiring knowledge leads to fuller realization of individual potential and contributes to responsible citizenship.

Therefore:

Connecticut public school students will acquire the knowledge of science, mathematics, social studies, the arts, literature and languages which leads to an understanding and appreciation of the values and the intellectual and artistic achievements of their culture and other cultures, and will take full advantage of opportunities to explore, develop and express their own uniqueness and creativity.

GOAL FOUR

Competence in Life Skills

Students are challenged to function successfully in multiple roles as citizens, family members, parents, producers and consumers.

Therefore:

Connecticut public school students who complete secondary level studies will have the ability to make informed career choices; understand the responsibilities of family membership and parenthood; be prepared to undertake the responsibilities of citizenship in their communities, in the state, in the nation and in the world; and have the skills, knowledge and competence required for success in meaningful employment, or be qualified to enter postsecondary education.

GOAL FIVE

Understanding Society's Values

To be responsible citizens and contribute to positive change, students must understand and respect the underlying values of this society.

Therefore:

Connecticut public school students will appreciate diversity and understand the inherent strengths in a pluralistic society; they will understand and respond to the vital need for order under law; they will acquire the knowledge necessary to live in harmony with the environment, and actively practice conservation of natural resources, and they will respect the humanity they share with other people.

Appendix B
Legislation

The series of guides to curriculum development published in 1981 by the State of Connecticut Board of Education is consistent with the provisions of Sections 10-4 and 10-16b (or P.A. 79-128) of the Connecticut General Statutes.

Section 10-4. Duties of Board. (a) . . . shall prepare such courses of study and publish such curriculum guides . . . as it determines are necessary to assist school districts to carry out the duties prescribed by law . . . .

Section 10-16b. Prescribed courses of study. (a) In the public schools the program of instruction offered shall include at least the following subject matter, as taught by legally qualified teachers: the arts; career education; consumer education; health and safety; language arts, including reading, writing, grammar, speaking and spelling; mathematics; physical education; science; social studies, including, but not limited to, citizenship, economics, geography, government and history; and in addition, on at least the secondary level, one or more foreign languages and vocational education.

(b) Each local and regional board of education shall on September 1, 1982, and annually thereafter at such time and in such manner as the commissioner of education shall request, attest to the state board of education that such local or regional board of education offers at least the program of instruction required pursuant to this section, and that such program of instruction is planned, ongoing and systematic.

(c) The state board of education shall make available curriculum materials and such other materials as may assist local and regional boards of education in developing instructional programs pursuant to this section.

Appendix C
Resources, Information and Materials

There is an abundance of information and materials—much of it free or low cost—available to curriculum planners and teachers of consumer education. For reference purposes, the sources of assistance are grouped into five categories and listed alphabetically within each category: Publications; Agencies (Federal, State, Local/Community); National Centers; Publishers and Vendors; and Trade, Industry, and Business Organizations.

Publications

Auburn University. *Learning Encounters to Develop Awareness.* Auburn, AL: Department of Vocational and Adult Education, 1980.

Bloch, L. and Carta, E. *Consumer Handbook: Decision-Based Interdisciplinary Consumer Education.* Norwalk: Norwalk Board of Education, 1980. A Federal Consumer Education Project.

Carr, E., Jodoin V. and Schiller, M. *Consumer Education: A Green Thumb Guide.* Montpelier: Vermont Department of Education, 1975.

Cranston School Department. *An Elementary Curriculum Guide Designed to Help Students Help Themselves.* Project Help. Cranston, RI: 1979.

Douma, Dr. Elaine. *Competency Based Consumer Education.* Edison, NJ: Center for Consumer Education Services, 1980.

Education Commission of the States. *Consumer Education Project: Final Report.* Denver, CO: February 1979.

Hansen, Bach, Calderwood and Saunders. *Part I: A Framework for Teaching Economics: Basic Concepts.* New York: Joint Council for Economic Education, 1977.

Massachusetts Department of Education. *Consumer Education: A Model of an Interdisciplinary K–12 Curriculum Approach to Consumer Education Processes.* Pilot Project in Consumer Education at Newburyport, 1974.

Matyjic, Denise and Gil Gaston. *Personal and Family Finances: A Guide for Teaching.* New Brunswick, NJ: Rutgers, The State University, 1979.

North Dakota State Department of Public Instruction and Tuttle Public School District Number 20. *The North Dakota Consumer, A Course Outline for Consumer Education.* Bismark, ND: 1976.

Appendix C (continued)

Pennsylvania Department of Education. *Consumer Education Organizations and Implementation.* Harrisburg, PA: 1979.

U.S. Office of Education. *Consumer and Economic Education (K–12): A Comparative Analysis.* Washington, DC: Office of Consumers' Education, 1977.

Agencies

Federal

Consumer Affairs, Office of
U.S. Dept. of Commerce
Washington, DC 20230
(202) 377-5001

Consumer Affairs, Office of
Transportation Department
400 Seventh Street, SW
Washington, DC 20590
(202) 426-4518

Consumer Product Information
Coordinating Center
Washington, DC 20407

Consumer Product Safety Commission
5401 Westbard Avenue
Bethesda, MD 20207
(301) 496-7377

Consumer Services, Office of
Department of Health and
Human Services
Washington, DC 20201

Consumers' Education, Office of
U.S. Office of Education
Washington, DC 20202

Environmental Protection Agency
Washington, DC 20580

The Federal Communications
Commission
Washington, DC 20554

Federal Reserve Board
Public Services
Division of Administration
Washington, DC 20551

Federal Trade Commission
Office of Public Information
Washington, DC 20580

Food and Drug Administration
5600 Fishers Lane
Rockville, MD 20852
(301) 443-3170

Food and Drug Information
Distribution and Mailing Unit
200 C Street SW
Washington, DC 20024

Housing and Urban Development,
Department of
Washington, DC 20410

National Highway Traffic Safety
Administration
Washington, DC 20591

President's Committee on Consumer
Interests
Washington, DC 20506

Social Security Administration
6401 Social Security Building
Baltimore, MD 21235

Superintendent of Documents
U.S. Government Printing Office
Washington, DC 20402

Publications of:
U.S. Department of Agriculture
U.S. Department of Commerce
U.S. Department of Health and
Human Services
U.S. Department of Labor
Bureau of Budget

State

Banking, Department of
Room 239—State Office Building
165 Capitol Avenue
Hartford, CT 06115

Business Regulation, Department of
90 Washington Street
Hartford, CT 06115

Connecticut Business and Industry Association (CBIA)
60 Washington Street
Hartford, CT 06106

Connecticut Center for Economic Education
University of Connecticut
Storrs, CT 06268

Connecticut Consortium for Law-Related Education, Inc.
165 Capitol Avenue
Hartford, CT 06115

Consumer Protection, Department of
Room 105—State Office Building
165 Capitol Avenue
Hartford, CT 06115

Summary of State Consumer Laws 1980-81. State of Connecticut, Consumers Advisory Council

Environmental Protection, Department of
Room 117—State Office Building
165 Capitol Avenue
Hartford, CT 06115

Health Services, Department of
79 Elm Street
Hartford, CT 06115

Insurance, Department of
Room 425—State Office Building
165 Capitol Avenue
Hartford, CT 06115

Motor Vehicles, Department of
60 State Street
Wethersfield, CT 06109

Regional Educational Service Centers
See Appendix F.

Local/community

Among the resources in Connecticut towns that may be of assistance in the field of consumer education are the local offices of the following:

Better Business Bureau
Chamber of Commerce
Internal Revenue Service
Merchants
Police
Small Business Administration
Social Security Administration
Southern New England Telephone Company

National Centers

Consumer Education Resource Network (CERN)
1555 Wilson Blvd., Suite 600
Rosslyn, VA 22209
1-800-336-0223

Publication: *CERN Criteria for Evaluating Print Educational Materials*

Consumer Federation of America
1012 14th Street, NW
Washington, DC 20005

Consumer Information Centers
Pueblo, CO 81009

ERIC Clearinghouse for Social Studies
Social Science Education Consortium, Inc.
855 Broadway
Boulder, CO 80302

ERIC Document Reproduction Service
P.O. Box 190
Arlington, VA 22210

ERIC Processing and Reference Facility
4833 Rugby Avenue, Suite 303
Bethesda, MD 20014

Appendix C (continued)

Joint Council for Economic Education
1212 Avenue of the Americas
New York, NY 10036

Michigan Consumer Education Center
217 University Library
Eastern Michigan University
Ypsilanti, MI 48197

Publications: Newsletter, Publication List, and *Guide for Evaluating Business Sponsored Consumer Education Materials—Free.*

National Consumers League
1522 K Street, NW, Suite 406
Washington, DC 20005

Oklahoma Center for Consumer Services
Western Oklahoma State University
Stillwater, OK 74078

Publishers and Vendors

ABT Publications
55 Wheeler Street
Cambridge, MA 02138

American Council on Consumer Interest
238 Stanley Hall
University of Missouri
Columbia, MO 65201

American Education Publications
600 Madison Avenue
New York, NY 10017

American Guidance Service, Inc.
Publishers Building
Circle Pines, MN 55014

American Home Economics Association
2010 Massachusetts Avenue, NW
Washington, DC 20036

American Institute of Banking
Consumer Service Department
400 East Ontario Street
Chicago, IL 60611

American Institute of Family Relations
5287 Sunset Boulevard
Los Angeles, CA 90027

American Iron and Steel Institute
Public Relations Department
1000 16th Street, NW
Washington, DC 20036

American Printing and Publishing, Inc.
2909 Syene Road
Madison, WI 53713

American Social Health Association
1740 Broadway
New York, NY 10019

American Technical Society
848 East 58th Street
Chicago, IL 60637

American Toy Institute, Inc.
200 Fifth Avenue
New York, NY 10010

American Vocational Association
2020 North 14th Street
Arlington, VA 22201

Appleton-Century-Crofts
440 Park Avenue, South
New York, NY 10016

Associated Press
291 Broadway
New York, NY 10007

Association for Childhood Education International (ACEI)
3615 Wisconsin Avenue, NW
Washington, DC 20016

Association of Home Appliance Manufacturers
20 North Wacker Drive
Chicago, IL 60606

Beacon Press
25 Beacon Street
Boston, MA 02108

Behavioral Publications, Inc.
282 Broadway
New York, NY 10025

Charles A. Bennett Company, Inc.
809 West Detweiller Drive
Peoria, IL 61614

BFA Educational Media
2211 Michigan Avenue
Santa Monica, CA 90404

Board of Governors of the Federal Reserve System
Washington, DC 20551

Bobbs-Merrill Co.
4300 W. 62nd Street
Indianapolis, IN 46268

Burgess Publishing Company
426 South Sixth Street
Minneapolis, MN 55414

Center for Science in the Public Interest
1755 S Street, NW
Washington, DC 20009

Channing Bete Company
Box 112
Greenfield, MA 01301

Child Study Association of America
9 East 89th Street
New York, NY 10028

Co-Ed Forecast
Division of Scholastic Magazines, Inc.
904 Sylvan Avenue
Englewood Cliffs, NJ 07632

College of Human Ecology
Mailing Room
Research Park
Ithaca, NY 14850

Columbia University Press
562 West 113 Street
New York, NY 10025

Consumer News
831 National Press Building
Washington, DC 20045

Cornell University: Better Shopper
Box 191, Dept. CON
Ithaca, NY 14850

Coronet Instructional Films
4405 Green Forest Road
Greensboro, NC 27410

Coronet Learning Programs
65 East, South Water Street
Chicago, IL 60601

Correctional Service of Minnesota
1427 Washington Avenue S.
Minneapolis, MN 55454

Creative Classroom Activities
P.O. Box 1144
Sun Valley, CA 91352

Current Affairs Films
24 Danbury Road
Wilton, CT 06897

Dell Publishing Co.
1 Dag Hammarskjold Plaza
New York, NY 10017

Dodd and Co.
79 Madison Avenue
New York, NY 10016

Doubleday and Company, Inc.
Education Division
Garden City, Long Island, NY 11531

Appendix C (continued)

Dun & Bradstreet, Inc.
1290 Avenue of the Americas
New York, NY 10019

E. P. Dutton
201 Park Avenue
New York, NY 10003

Educational Activities
1937 Grant Avenue
Baldwin, NY 11510

Educational Masterprints
Box 221
Garden City
Long Island, NY 11530

Encyclopaedia Britannica Education Corp.
3712 Jarvis Avenue
Skokie, IL 60070

Family Life Publications, Inc.
Box 427
Saluda, NC 28773

Family Service Association of America
44 East 23 Street
New York, NY 10010

Fortune
541 North Fairbank Court
Chicago, IL 60611

Foundation for Change, Inc.
1619 Broadway, 49th Street
Room 802
New York, NY 10019

Furniture Industry Consumer Advisory Panel (FICAP)
Box 961
High Point, NC 27261
(919) 889-1905

Future Homemakers of America
2010 Massachusetts Avenue
Washington, DC 20036

General Electric Company
Bridgeport, CT 06610

Ginn and Co.
191 Spring Street
Lexington, MA 02173

Globe Book Co.
175 Fifth Avenue
New York, NY 10010

Globe Filmstrips
175 Fifth Avenue
New York, NY 10010

Goodyear Publishing Co.
1640 Fifth Street
Santa Monica, CA 90401

Grove Press
196 W. Houston Sreet
New York, NY 10014

Guidance Associates
757 Third Avenue
New York, NY 10017

Harcourt Brace Jovanovich
757 Third Avenue
New York, NY 10017

Harvard University Press
Kittridge Hall
79 Garden Street
Cambridge, MA 02138

D. C. Heath & Company
125 Spring Street
Lexington, MA 02173

Holt, Rinehart and Winston
383 Madison Avenue
New York, NY 10017

Home Economics Education Association
National Education Association
1201 Sixteenth Street, NW
Washington, DC 20036

Home Economics Instructional Materials Center
Texas Tech University
P.O. Box 4067
Lubbock, TX 79409

Houghton Mifflin Co.
1 Beacon Street
Boston, MA 02107

Illinois Teacher
324 Education Building
University of Illinois
Urbana, IL 61801

Indiana University Press
10th and Morton Streets
Bloomington, IN 47401

Instructional Materials Company, Inc.
P.O. Box 4193
2308 East 7th Street
Charlotte, NC 28204

Instructional Simulations
2147 University Avenue
St. Paul, MN 55114

Instructor Publications, Inc.
P.O. Box 6108
Duluth, MN 55806

Insurance Information Institute
110 Williams Street
New York, NY 10038

Interact
Box 262
Lakeside, CA 92040

International Bank for Reconstruction
and Development
International Finance Corporation
1818 H Street, NW
Washington, DC 20433

Janus Book Publishers
3541 Investment Building, Suite 5
Hayward, CA 94545

Journal Films, Inc.
909 West Diversey Parkway
Chicago, IL 60614

Kiplinger Washington Editors
1729 H Street, NW
Washington, DC 20006

Learning Corporation of America
711 Fifth Avenue
New York, NY 10022

Learning Seed Co.
145 Brentwood Drive
Palatine, IL 60067

Little, Brown and Co.
34 Beacon Street
Boston, MA 02906

Macmillan Publishing Co.
866 Third Avenue
New York, NY 10022

Major Appliance Consumer Action Panel
20 North Wacker Drive
Chicago, IL 60606

Marshall University
Huntington, WV 25701

Maryland Center for Public Broadcasting
P.O. Box 1979
Owings Mills, MD 21117

McGraw-Hill Book Co.
1221 Avenue of the Americas
New York, NY 10020

Mental Health Materials Center, Inc.
419 Park Avenue, South
New York, NY 10016

Meredith Press
1716 Locust Street
Des Moines, IA 50303

Charles E. Merrill Publishing Company
1300 Alum Creek Drive
Columbus, OH 43216

Milliken Publishing Co.
1100 Research Boulevard
St. Louis, MO 62132

Mobile Homes Research Foundation
20 North Wacker Drive
Chicago, IL 60505

Appendix C (continued)

Money
Time-Life Building
541 North Fairbanks Court
Chicago, IL 60611

C. V. Mosby Co.
11830 Westline Industrial Drive
St. Louis, MO 63141

Multimedia Productions
P.O. Box 5097
Stanford, CA 94305

National Association for the Education of Young Children (NAEYC)
1629 21st Street, NW
Washington, DC 20009

National Business Education Association
1914 Association Drive
Reston, VA 22091

National Committee on Household Employment
1346 Connecticut Avenue, NW
Washington, DC 20036

National Council for the Social Studies
1201 Sixteenth Street, NW
Washington, DC 20036

National Education Association
Publications-Sales-Section Division
1201 Sixteenth Street, NW
Washington, DC 20036

National Education-Television Film Service
10 Columbus Circle
New York, NY 10019

National Educational Television
Indiana University
Audio-Visual Center
Bloomington, IN 47401

National Foundation/March of Dimes
Public Education Division
P.O. Box 2000
White Plains, NY 10602

National Funeral Directors Association
235 West Wells Street
Milwaukee, WI 53203

National Institute of Mental Health
Narcotic Addiction and Drug Abuse Information
5454 Wisconsin Avenue
Chevy Chase, MD 20015

The New York Times
229 West 43rd Street
New York, NY 10036

Nutrition Foundation, Inc.
Ninety-nine Park Avenue
New York, NY 10016

The Ohio State University
Materials Laboratory/Townshend Hall
1885 Neil Avenue
Columbus, OH 43210

Prentice-Hall, Inc.
Englewood Cliffs, NJ 07632

Procter and Gamble Co.
P.O. Box 14009, Dept. G
Cincinnati, OH 45214

Prudential Insurance Company
Public Relations Department
Box 36
Newark, NJ 07101

Publications International
3841 W. Oakton Street
Skokie, IL 60076

Rand-McNally and Company
8255 Central Park Avenue
Box 7600
Chicago, IL 60611

Random House
201 East 50th Street
New York, NY 10022

W. H. Sadlier
11 Park Place
New York, NY 10007

Scholastic Magazine & Book Services
50 West 44th Street
New York, NY 10036
(See: Co-Ed/Forecast)

Scholastic Testing Service
480 Meyer Road
Bensonville, IL 60106

Science Institute
59 Fourth Avenue
New York, NY 10003

Science Research Associates
259 East Erie Street
Chicago, IL 60611

Soap & Detergent Association
475 Park Avenue, South at 32nd Street
New York, NY 10016

Social Studies School Service
10,000 Culver Blvd.
P.O. Box 802, Dept. 10
Culver City, CA 90230

Society for Visual Education, Inc.
1345 Diversey Parkway
Chicago, IL 60604

Southern Furniture Manufacturers Association
Box 951
High Point, NC 27261

South-Western Publishing Co.
355 Conde Street
West Chicago, IL 60135

Sperry & Hutchinson Company (S & H)
Consumer Relations
3003 East Kemper Road
Cincinnati, OH 45241

Steck-Vaughn Company
P.O. Box 2028
Austin, TX 78767

Sun Life Insurance Company
1 North LaSalle Street
Chicago, IL 60602

3-M Company
2501 Hudson Road
St. Paul, MN 55101

Time and Life Films
43 West 16th Street
New York, NY 10011

Unigraph
1428 Harvard Avenue
P.O. Box 24287
Seattle, WA 98124

United Fresh Fruit & Vegetable Association
777 14th Street, NW
Washington, DC 20005

U.S. Department of Agriculture
Public Information Specialist
Southern Regional Information Office
Consumer & Marketing Service, USDA
1718 Peachtree Street, NW
Room 222
Atlanta, GA 30309

U.S. Department of Labor
Bureau of Labor Statistics
300 South Wacker Drive
Chicago, IL 60606

U.S. News and World Report
P.O. Box 2080
Greenwich, CT 06830

University of Nebraska Extension Division
Instructional Media Center
Lincoln, NB 68508

University of Southern California
Department of Cinema
University Park
Los Angeles, CA 90007

University of Texas Press
Box 7819
University Station
Austin, TX 78712

Appendix C (continued)

Virginia Polytechnic Institute and State University
Blacksburg, VA 24061

Visual Education Corp.
14 Washington Road
Box 2321
Princeton, NJ 08540

J. Weston Walch
P.O. Box 658
Portland, ME 04104

Wall Street Journal
200 Burnett Road
Chicopee, MA 01021

Walt Disney Educational Media Co.
500 S. Buena Vista Street
Burbank, CA 91521

Franklin Watts
730 Fifth Avenue
New York, NY 10019

West Publishing Co.
50 W. Kellogg Boulevard
P.O. Box 3526
St. Paul, MN 55102

Westinghouse Learning Corporation
110 Park Avenue
New York, NY 10017

Xerox Educational Publications
245 Long Hill Road
Middletown, CT 06457

Trade, Industry and Business Organizations

Advertising Council
825 Third Avenue
New York, NY 10022

American Apparel Manufacturers Association
1611 North Kent Street
Arlington, VA 22209

American Bankers Association
Banking Education Committee
1120 Connecticut Avenue, NW
Washington, DC 20036

American Council of Life Insurance
1850 K Street, NW
Washington, DC 20036

American Dairy Association
20 North Wacker Drive
Chicago, IL 60606

The American Federation of Labor and Congress of Industrial Organizations
AFL-CIO Building
815 16th Street, NW
Washington, DC 20006

American Meat Institute
59 E. Van Buren Street
Chicago, IL 60605

American Medical Association
535 North Dearborn Street
Chicago, IL 60610

American Stock Exchange
86 Trinity Place
New York, NY 10006

Associated Credit Bureau, Inc.
6767 SW Freeway
Houston, TX 77036

Chamber of Commerce of the U.S.
1615 H Street, NW
Washington, DC 20006

The Chase Manhattan Bank
1 Chase Manhattan Plaza
New York, NY 10015

Consumer Liaison Officer
Securities Exchange Commission
Washington, DC 20549
(202) 755-4845

Consumers' Research, Inc.
Washington, NJ 07882

Consumers Union of the U.S., Inc.
256 Washington Street
Mount Vernon, NY 10550

Cost of Living Council
P.O. Box 7075
Congress Heights Station
Washington, DC 20032

Council of Better Business Bureaus
848 Third Avenue
New York, NY 10022

Council of Better Business Bureau
1150 17th Street, NW
Washington, DC 20036

Council for Family Financial Education
Twin Towers
Silver Springs, MD 20910

Credit Union National Association, Inc. (CUNA)
1617 Sherman Avenue
Madison, WI 53701

Direct Mail Advertising Association, Inc.
921 National Press Building
Washington, DC 20004
(200) 347-1222

Will intervene on consumers' behalf in situations involving member companies. Send 50 cents and stamped, self-addressed envelope for membership list. Will remove name from members' mailing lists.

Dow Jones and Company, Inc.
Educational Service Bureau
22 Cortlandt Street
New York, NY 10007

EMC Publishing
Changing Times Education Services
180 East Sixth Street
St. Paul, MN 55101

Federal Reserve Bank of Boston
30 Pearl Street
Boston, MA 02105

Federal Reserve Bank of New York
33 Liberty Street
New York, NY 10045

Firestone Tire & Rubber Company
Director of Consumer Affairs
1200 Firestone Parkway
Akron, OH 44317

First National City Bank
Park Avenue
New York, NY 10022

Food and Nutrition Service
Department of Agriculture
Washington, DC 20250

Grocery Manufacturers of America
205 E. 42nd Street
New York, NY 10017

Health Insurance Institute
277 Park Avenue
New York, NY 10017

Household Finance Corporation
Money Management Institute
Prudential Plaza
Chicago, IL 60601

Institute of Life Insurance
277 Park Avenue
New York, NY 10017

Insurance Information Institute
Director of Educational Relations
110 William Street
New York, NY 10038

International Consumer Credit Association
375 Jackson Avenue
St. Louis, MO 63130

Merrill, Lynch, Pierce, Fenner & Smith
70 Pine Street
New York, NY 10005

Appendix C (continued)

Mobile Homes Manufacturing Association
Consumer Education Division
P.O. Box 201
Chantilly, VA 22021

Morgan Guaranty Trust Company
23 Wall Street
New York, NY 10015

Ralph Nader
Center for Study of Responsive Law
P.O. Box 19367
Washington, DC 20036

In-depth studies of consumer issues, reports published. A list of publications available upon request.

National Association of Consumer Agency Administrators (NACAA)
1511 K Street, NW Suite 322
Washington, DC 20005

National Association of Food Chains
1725 Eye Street, NW
Washington, DC 20006

National Bureau of Standards
Washington, DC 20234

National Canners Association
1133 20th Street, NW
Washington, DC 20036

National Consumer Finance Association
Education Services Division
701 Solar Building
1000 16th Street, NW
Washington, DC 20036

National Consumer's League, Inc.
1029 Vermont Avenue, NW
Washington, DC 20005

Concerned primarily with consumer protective legislation and labor standards.

National Credit Union Administration
2025 M Street, NW
Washington, DC 20456

National Dairy Council
111 North Canal Street
Chicago, IL 60606

National Foundation for Consumer Credit
Federal Bar Building West
1819 H Street, NW
Washington, DC 20006

National Safety Council
425 North Michigan Avenue
Chicago, IL 60611

New York Stock Exchange
11 Wall Street
New York, NY 10005

J. C. Penney Company, Inc.
Educational Relations Department
1301 Avenue of the Americas
New York, NY 10019

Savings and Loan Foundation
111 E Street, NW
Washington, DC 20024

Sears, Roebuck and Company
Dept. 703–Public Relations
Consumer Information Services
925 South Homan Avenue
Chicago, IL 60607

Society of Consumer Affairs Professionals in Business (SOCAP)
Lou Garcia, Executive Director
800 North Taylor Street
Arlington, VA 22203

Society of Consumer Affairs Professionals in Business (SOCAP)
Robert O'Connell, New England Director
L. L. Bean
Freeport, ME 04033
(207) 865-4761

Tax Foundation Inc.
80 Rockefeller Plaza
New York, NY 10020

United States Savings and Loan League
221 North LaSalle Street
Chicago, IL 60601

Appendix D
Consumer Education Instruction

A Sample Survey

This survey is intended to assist school districts in analyzing existing instruction in relation to consumer education. By using a similar survey, the curriculum planning committee can determine consumer education topics taught and where they appear in existing instruction.

Local curriculum committees can use the concepts suggested in this guide and used in the questionnaire below to assess teachers in the system prior to establishing their own goals and topics for a consumer education program. Some committees may choose to develop their own survey based on locally established concepts.

Assessment should be made of present instruction at
- elementary level—grade by grade, and
- middle junior high and secondary levels—by department and/or course.

The assessment may be done by school or completed by all staff in the system and coordinated by building principals.

Consumer Education Survey

Indicate areas of consumer education taught in your class, the grade level, and the instructional time:

Subject Area: _____

Course Code	Course Title	Grade Level	Number of Students
A	_____	_____	_____
B	_____	_____	_____
C	_____	_____	_____
Etc.	_____	_____	_____

Appendix D (continued)

Content Areas	Course Code (from page 95)					Instruction Time Per Week	
	A	B	C	D	Etc.	Hours	Periods
CONSUMER ECONOMICS							
role of consumer/provider							
economic systems/markets							
cultural influences							
American mixed market							
command economy							
decision making in today's economy							
factors influencing the economy							
production							
consumption							
inflation							
law of supply and demand							
RESOURCES EXCHANGE AND TRADE-OFFS							
establishing goals							
needs vs. wants							
credit							
resources							
human							
material							
renewable							
nonrenewable							
opportunity costs							
scarcity							
trade-offs							
FINANCIAL MANAGEMENT							
decision making in							
advertising							
money management							
computing wages							
earning power							
budgets							
allocation of resources							
borrowing							
savings							
protection of resources							
cost/benefit analysis							
insurance							
investments							
rights and responsibilities							
taxes							
BUYING GOODS AND SERVICES							
advertising							
research skills—resources							
comparison							

Content Areas	Course Code (from page 95)					Instruction Time Per Week	
	A	B	C	D	Etc.	Hours	Periods
RIGHTS, RESPONSIBILITIES AND REDRESS							
product review							
product evaluation/satisfaction							
communications on products/ services							
consumer protection agencies							
federal							
state							
local							
activities influencing legislative process							
producer							
consumer							
OTHER TOPICS							

Are adequate materials available to strengthen instruction? yes ____ no ____

Is there a plan for evaluation of consumer education:

by program? yes ____ no ____

for student knowledge? yes ____ no ____

List in-service programs available or needed in the area of consumer education.

School _____ Respondent _____

Appendix E
Consumer Education Topics

The following topics suggest content areas for curriculum development and instructional planning in the area of consumer education. Curriculum planners and instructors who review the topics listed will have an overview of the extensive content that should be included in a program.

Topics are in order suggested by Patricia Murphy, *Consumer Education Curriculum Modules—A Spiral Process Approach Guide*, North Dakota State University, 1974.

Consumer Historical Perspectives
- motivation and its influence on consumer behavior
- socioeconomic levels (influences)
- multiple roles of the consumer in the economy
- cultural influences on consumer conspicuous consumption
- lifestyle influences on consumer

Consumer Information
- awareness of government and private consumer protection agencies and help agencies
- expressing consumer satisfaction and dissatisfaction
- how to exercise consumer rights
  - right of safety
  - right to be protected
  - right to be informed
  - right to choose
  - right to be heard
- consumer protection
- honesty in consumer affairs
- trade associations
- professional associations
- licenses for small business
- philanthropic and government agencies
- Federal Bureau of Standards
- small claims court
- local prosecuting attorney's office
- attorney general
- consumer legislation
- role of government
- state and local police
- costs of government services
- how to use government agencies
- post office
- Department of Agriculture
- local courts
- state and local protection
- sources of aid
- lines of communication between manufacturer and consumer

Consumer Economics Concepts
- marketing techniques
- cost of living
- family economy vs. large economy
- domestic vs. foreign goods
- determiner of fiscal and monetary policy

economics
flow of money, goods and services
savings used to build capital goods
fluctuations in the economy
interdependence of economic units
free market—free enterprise
modern marketing economy
supply and demand theory
definition of market
terms related to market system
law of diminishing utility
factors related to price of goods
competition
price changes
price and wage determination
capital goods
inflation
price, value, cost
gross national product
value of dollar
circular flow of money

Business and Industry
profit motive
business costs for consumer services
consumer awareness of businessman's point of view
rights and responsibilities of producers
multiple goods and servi. .
mass production and distribution
production at home
private ownership
labor
women in the labor force
labor organizations
full employment

Family Life Cycle
financial needs vary with stages of family life cycle
physical needs related to family life cycle
goal achievement throughout family life cycle
changes in life cycle influence quality and quantity of furnishings
activities change throughout family life cycle
goal and value changes throughout family life cycle
resource changes throughout family life cycle

Environment and the Consumer
social and environmental problems
developing social consciousness
consider present and future generations

Financial Planning
goods and services
level of living
needs, wants
standards, values and goals
sources of income
insurance
alternatives to insurance
investment management
assets
financial problems—debt management

Money Management
organization of record keeping
democracy in home management
fixed expenses
definition of management
management of work-related expenditures
management process
entrepreneurship

Management of Income
estimated income vs. expenses
income procurement
family security
income variations with occupational groups
anticipated income

Shopping Facilities and Services
factors influencing when to shop
sales people as sources of information
sales resistance
multiplicity of choice
shopping courtesy
habits of spending
habits of buying

Product Quality
product standards and grades
seals of approval
product testing
safety ratings
product improvement

Appendix E (continued)

- report unsafe products
- minimizing servicing and repair
- guarantees and warranties
- planned obsolescence
- packaging
- labels
- brand names

Promotional Devices
- advertising
- influence of advertising techniques
- misleading advertising
- role of advertising in decision making
- advertising as a source of information
- mass media influences
- need for advertising
- importance of advertising
- public service advertising
- youth oriented advertising
- sales
- costs of merchandising techniques

Role of Teenage Consumer
- teenage business interests
- teenage consumer
- peer group pressure
- goals important to teenagers

Resources
- maximizing resources
- use of resources
- economic factors based on the availability of resources
- technology influences on resources
- price and availability of resources
- types of resources
  - energy
  - time
  - human resources
  - possessions
  - tangible or nonhuman resources
  - community resources
  - credit as a resource

Law and the Consumer
- consumer fraud
- types of fraud—funerals, insurance, health
- how to avoid being cheated
- unfair or deceptive business practices
- used and imperfect merchandise
- careful handling of merchandise
- wearing garment on approval
- returning merchandise
- personal involvement in self-protection
- support consumer protection laws

Tax Laws
- taxation sources of revenue
- taxation—general
- tax services, services from taxes

Miscellaneous
- evidence of consumer influences on the consumer movement
- consumer terminology
- public utilities and co-ops
- consumer responsibilities—general
- disadvantaged consumer
- changing buying patterns of food spending
- communications techniques
- consumer problems
- exchange systems
- small loan controls
- banks and savings institutions
- contracts
- leases
- health
- decision making
- medical and health misinformation

Appendix F
Regional Educational Service Centers

Area Cooperative Education Services (ACES)
800 Dixwell Avenue
New Haven, CT 06511

Capitol Region Education Council (CREC)
212 King Philip Drive
West Hartford, CT 06117

Cooperative Educational Services (CES)
11 Allen Road
Norwalk, CT 06852

Eastern Connecticut Regional Educational Service Center (EASTCONN)
R.R. 2
Willimantic, CT 06226

Long-Range Educational Assistance for Regional Needs (LEARN)
P.O. Box 220
East Lyme, CT 06333

Regional Educational Services Concept through United Effort (RESCUE)
R.R. 2, Goshen Road
Litchfield, CT 06759

Footnotes

1. Rosella Bannister and Charles Monsma, *Classification of Concepts in Consumer Education* (Eastern Michigan University: Consumer Education Development Program, Michigan Consumer Education Center, 1980), p. 19.

2. Suzanne Dale Wilcox and Lee Richardson with the National Consumers League, *The Educated Consumer: An Analysis of Curriculum Needs in Consumer Education.* A national study. (Washington: Office of Consumers' Education, October 1979), p. 20.

3. Ibid., p. 36.

4. Ibid., p. 25.

5. Ibid., pp. 48–49.

6. Pennsylvania Department of Education, *Consumer Education Organization and Implementation* (Harrisburg, PA).

7. Rosella Bannister and Charles Monsma, *Classification of Concepts in Consumer Education* (Eastern Michigan University: Consumer Education Development Program, Michigan Consumer Education Center, 1980), p. 12.

8. Ibid., p. 19.

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